Address: 1209 Orange Street, Wilmington, DE 19801

## **Actuarial Memorandum for Pooled Policy Forms**

## February 2024

Form Number
H-LTC2J-30, et al.
H-LTC3J, et al.
H-LTC3JP20, et al.
H-LTC3JQ8, et al.
H-LTC4JQ9, et al.
H-LTC4JFQ17, et al.
H-5IR-1
H-5AI-2
H-5AI
H-5AIC-1
H-5AICFO-1
H-5AIS-2
H-5AISFO-2
H-CPIR-1
H-COLR-1
H-COLR-3
H-COLI-1
H-NF3
H-NF3-4
H-IBOR

These are individual policy forms providing comprehensive and facility only long term care coverage. The table below lists each policy form number along with its more general product name. These forms were issued in Maryland from August 1990 through February 2001. This filing uses nationwide experience of the products listed below.

Policy Form Number	Product Name
H-LTC2J-30, et al.	LTC2 NQ Comp
H-LTC3J, et al.	LTC3 NQ Comp
H-LTC3JP20, et al.	LTC3+ NQ Comp
H-LTC3JQ8, et al.	LTC3+ TQ Comp
H-LTC4JQ9, et al.	LTC4 TQ Comp
H-LTC4JFQ17, et al.	LTC4 TQ FO

## 1. Purpose of Filing

This actuarial memorandum and enclosed supplement to the actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of these products with those rates meets the minimum requirements in the statutes of Maryland. It may not be suitable for other purposes.

## 2. Description of Benefits

These are individually underwritten policies which pay a daily benefit for a variety of services that vary by form. The services covered may include Nursing Facility Care, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, Home Health Care, Home Hospice Care, Adult Day Care, and Respite Care.

Reduced, Standard, and Increased Benefit home care options are available for comprehensive products and vary by product.

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Elimination periods vary by product and are generally 20, 60, and 100 days. For some products and jurisdictions, a 90 and 365 day elimination period may also exist. The benefits for which the elimination period applies to vary by product.

Benefit periods vary by product and are generally 2 years, 3 years, 5 years, and unlimited. Benefit eligibility varies by product based on inability to perform Activities of Daily Living (ADLs) or suffering from cognitive impairment.

Premiums are waived if benefits other than Respite Care, and for some products Alternate Plan of Care, Care Coordination, Informal Caregiver Training, and Supplemental, are being paid.

Multiple riders are available and available options vary by product. A 5% simple, 5% compound (either "to age 86" or "for life", depending on the jurisdiction of issue and product), and cost of living (CPI) inflation rider, as well as a nonforfeiture rider are available options.

## 3. Renewability

These products are guaranteed renewable for life.

## 4. Applicability

This filing is applicable to in-force policies only as these products are no longer being sold in the market. The premium changes will apply to the base forms and all riders associated with the base forms.

## 5. Actuarial Assumptions

The following assumptions are used to project the experience shown in this filing (current assumptions). Exhibit I provides justification for the assumptions used in this filing. Exhibit II provides a comparison of the current and original pricing assumptions. Exhibits I and II reflect all individual Brighthouse Life Insurance Company LTC products.

## a. Active Assumptions

i. <u>Voluntary Lapse</u>. Voluntary lapse is based on the experience of the Brighthouse Life Insurance Company block. Base voluntary lapse rates vary based on attained age and marital status. The base assumption is adjusted with factors that vary by inflation option, gender, benefit period, coverage type, and attained age as shown in Exhibit II.

The voluntary lapse assumption applies to all active policies (i.e., not on claim) except those that have elected a nonforfeiture benefit and are no longer paying premiums.

- ii. Active Life Mortality. Mortality is based on the experience of the Brighthouse Life Insurance Company block. Base mortality rates using the 2012 Individual Annuity Mortality Basic Table are adjusted with factors that vary by gender, underwriting, marital status, elimination period, inflation option, benefit period, coverage type, and attained age as shown in Exhibit II.
- iii. <u>Claim Incidence</u>. Reflecting three situses skilled nursing facility ("SNF"), assisted living facility ("ALF"), and home healthcare ("HHC"), the claim incidence assumption is based on the experience of the Brighthouse Life Insurance Company block. Base incidence rates vary by attained age, gender, and elimination period. The base assumption is adjusted with factors that vary by marital status, underwriting, benefit period, policy form, inflation option, coverage

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type, tax status, home health care type, premium paying status, and attained age.

## b. Disabled Assumptions

i. <u>Claim Termination</u>. Claim termination is based on the experience of the Brighthouse Life Insurance Company block. Claim termination rates were developed on an initial basis (applying to the first six months of a claim) and on an ultimate basis (applying to claim months thirteen and later). These base assumptions vary by gender, claim situs, claim month, and disabled age. Grading is then applied for claim months seven through thirteen. The initial and ultimate assumptions are adjusted with factors that vary by benefit period, claim situs, coverage type, attained age, and disabled duration.

Claimant mortality assumptions were developed similarly to the claim termination assumptions with similar adjustment factors. Recoveries are calculated in the model based on the difference in the total claim termination rate and the claimant mortality rate.

ii. <u>Claim Utilization</u>. Claim utilization is based on the experience of the Brighthouse Life Insurance Company block.

In the first principles experience study, days and dollars are studied separately, while ensuring total utilization is preserved.

The base assumption for days utilized varies by maximum daily benefit at incurral, home health care (HHC) type, and claim situs. Base rates for days utilized are adjusted with factors that vary by claim situs, form type, benefit period, disabled duration, and disabled age.

The base assumption for dollars utilized varies by maximum daily benefit at incurral, HHC type, and claim situs. Base rates for dollars utilized are adjusted with factors that vary by claim situs, form type, benefit period, inflation type, disabled duration, and disabled age.

Final adjustment factors that vary by claim situs, form type, benefit period, disabled age, and disabled duration are applied to preserve total utilization. Additional adjustments are made to future projection years to reflect the assumed impact of cost of care inflation.

## c. Policyholder Behavior Due to the Rate Increase

At the time of a rate increase, policyholders have options to elect a nonforfeiture option or other reduced benefit options (RBOs). An increase in incidence for adverse selection due to the rate increase is assumed based on the percentage of policyholders that shock lapse (or elect an available nonforfeiture option) or elect an RBO.

Shock lapse and RBO election rates are determined as a function of the rate increase magnitude. Adverse selection associated with the requested increase is a function of shock lapse and RBO election rates. In the year of rate increase implementation, an additional 12.4% of in-force policyholders are assumed to lapse. An additional 24.8% of in-force policyholders are assumed to reduce benefits in order to offset the requested rate increase, resulting in a 17.6% reduction in premium and claims. A cumulative 10.2% increase in incidence is assumed due to adverse selection from the rate increase.

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d. <u>Expenses</u>. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual experience of the policies in-force under these policy forms and general experience of the retrocessionaire and were deemed reasonable for these particular policies.

## 6. Marketing Method

These products were marketed by agents as well as through various subsidiaries of Citigroup.

## 7. Underwriting Description

These products were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

## 8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, level of community-based care benefits, and inflation protection option.

## 9. Issue Age Range

Premiums for all of the products are on an issue age basis.

Elimination periods of 20, 60, and 100 days are available for issue ages 18-79. For some products and jurisdictions, a 90 and 365 day elimination period are available. A more limited combination of elimination periods and benefit periods that vary by product are available for issue ages 80 through 84.

## 10. Area Factors

Area factors are not used for these products.

## 11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count of Maryland products subject to the rate increase request as of 12/31/2022) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	47.7%
Semi-Annual	0.51*AP	15.6%
Quarterly	0.26*AP	10.1%
Monthly	0.09*AP	26.5%

## 12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2022 have been discounted to the incurred date of each respective claim and

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included in historical incurred claims. Incurred but not reported balances as of December 31, 2022 have been allocated to a calendar year of incurred and included in historic incurred claims.

## 13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

## 14. Past and Future Policy Experience

Nationwide experience for these products is shown in Exhibit III. The experience and projections in Exhibit III have been restated to reflect the rate level approved in Maryland on a nationwide basis as described in Section 16.

The company has chosen a credibility standard of 1,082 claims. Based on this parameter, Maryland-specific experience for the above-referenced products is considered fully credible. However, the company has chosen to manage this block of business on a nationwide basis and believes that using the much more voluminous nationwide experience provides greater stability and predictability of results.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated, with and without interest, as historical incurred claims divided by earned premium.

Historical incurred claims are calculated each year as the sum of discounted claim payments and discounted claim and IBNR reserves held as of the valuation date. Claim payments, claim reserves, and IBNR reserves are discounted back to the incurral date using a 4.5% interest rate.

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2022 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium. Historical values are accumulated with interest using an interest rate of 4.5% from inception through 2014 and 4.0% for 2015 through 2022. Future values are discounted using an interest rate of 4.0%.

Future waiver of premium is treated as a reduction in premium and not as a claim expense. Historical waiver of premium is included in both earned premium and incurred claims.

## 15. Projected Earned Premiums and Incurred Claims

Exhibit III contains lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase for all Maryland products subject to the rate increase request. Earned premiums and incurred claims for projection years 2023 through 2062 are developed from an asset share model representing actual contracts in-force as of November 30, 2022. The assumptions described above for morbidity, voluntary lapse, and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the rate increase assume that the increase is effective on each policy's first anniversary on or after July 1, 2024 but no sooner than 12 months after the prior rate increase was effective.

## 16. History of Previous Rate Revisions

Prior rate increases varying by product have been approved and implemented on these forms and associated riders. Exhibit IV provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which these products are in force.

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The experience and projections in Exhibit III have been restated to reflect the rate level approved in Maryland on a nationwide basis. The restated nationwide projections assume the previously approved rate increases in Maryland were implemented on each policy's first anniversary on or after the effective dates of the prior rate increases in Maryland.

## 17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

As part of the fifth nationwide round of rate increase filings, the company targeted a lifetime loss ratio of 120.0% for this block. Emerging experience continues to show the need for significant rate relief and the company continues to target a lifetime loss ratio of 120.0%. As a result, the company is requesting a premium rate increase of 165.0% at this time. The company is aware of COMAR 31.14.01.04(5) and that the requested rate increase would result in an increase greater than 15%. The company would also like to advise policyholders about future rate increases and therefore the company requests an opportunity to work with the Administration to obtain a current approval of the requested premium rate increase with the agreement that the approved increase will be implemented at no more than 15% per year.

Although the company expects to continue to shoulder a significant portion of the rate increase needed on this block, it will continue to monitor experience and reserves the right to request additional rate increases. However, if the Administration approves the full increase requested the company does not expect to file for additional increases unless experience worsens from current levels.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their benefits, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

Projected experience assuming this increase is implemented is shown in Exhibit III. As shown in Exhibit III, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60%.

Corresponding rate tables are enclosed with this filing. The actual rates implemented may vary slightly from those in the rate tables due to rounding in the implementation algorithm.

## 18. Maryland Average Annual Premium (Annual Premium Based on 2022 In-force)

Product	Before Increase	After Increase
LTC2 NQ Comp	4,538	12,025
LTC3 NQ Comp	5,994	15,883
LTC3+ NQ Comp	4,731	12,538
LTC3+ TQ Comp	5,061	13,412
LTC4 TQ Comp	4,136	10,961
LTC4 TQ FO	1,989	5,271

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## 19. Proposed Effective Date

The rate increase will apply to policies on their billing anniversary date following at least a 60-day policyholder notification period following approval, but no sooner than 12 months after the prior rate increase was effective.

## 20. Nationwide Distribution of Business as of 12/31/2022 (based on in-force count of Maryland products subject to rate increase request)

## By Issue Age:

Issue Ages	Percent Distribution
< 48	6.6%
48 - 52	13.3%
53 - 57	25.2%
58 - 62	28.9%
63 - 67	19.9%
68 - 72	5.6%
73 +	0.5%

## **By Elimination Period:**

Elimination Period	Percent Distribution
20-day	36.7%
60-day	15.0%
90-day	0.9%
100-day	47.3%
365-day	<0.1%

## By Benefit Period:

Benefit Period	Percent Distribution
2-Year	5.5%
3-Year	24.5%
5-Year	31.2%
Unlimited	38.7%

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## By Inflation Protection Option:

Inflation Option	Percent Distribution
None	10.2%
Simple for Life	10.1%
Compound for Life	46.8%
Compound to Age 86	3.2%
CPI	29.7%

## By Home Care (HC) Daily Benefit:

HC Benefit Option	Percent Distribution
Reduced	9.7%
Standard	38.8%
Increased	51.0%
None	0.5%

## 21. Number of Policyholders

The table below provides the number of policies in-force and annualized premium in the state and nationwide by product as of 12/31/2022.

	Maryland		Natio	nwide
Product	Number of Insured	Annualized Premium*	Number of Insured	Annualized Premium*
LTC2 NQ Comp	68	\$308,557	7,227	\$39,013,522
LTC3 NQ Comp	45	\$269,714	748	\$4,984,167
LTC3+ NQ Comp	386	\$1,826,286	9,339	\$57,968,778
LTC3+ TQ Comp	418	\$2,115,606	5,513	\$28,497,205
LTC4 TQ Comp	952	\$3,937,862	14,875	\$70,872,393
LTC4 TQ FO	3	\$5,967	174	\$693,221
Total	1,872	\$8,463,992	37,876	\$202,029,286

<sup>\*</sup>Annualized premiums are based on 2022 in force and reflect all prior rate increases approved prior to January 31, 2023.

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## 22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by GNA Corporation to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases. This filing has been prepared in conformity with Actuarial Standards of Practice No. 8, "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits" and 18, "Long-Term Care Insurance" and other applicable standards.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of this jurisdiction and the rules of this department of insurance. In my opinion, the rates are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, this premium rate filing is in compliance with the loss ratio standards of this jurisdiction. Certain models were developed to estimate the values included in this filing. The intent of the models was to estimate future experience. I have reviewed the models for consistency, reasonableness, and appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice.

I have relied on data and other information provided by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth, a reinsurer of this business, to develop this filing, including but not limited to management's view of when a rate change may be considered, policy design, underwriting and claim adjudication process, seriatim in-force data, claim data, and the company's long-term earnings rate. I have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of this filing may likewise be inaccurate or incomplete.

Mike Bergerson, FSA, MAAA

Principal and Consulting Actuary, Milliman, Inc.

Michael Bergeson

Date: February 14, 2024

This filing has been prepared solely for the use and benefit of Genworth, Union Fidelity Life Insurance Company (UFLIC), and Brighthouse Life Insurance Company. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third-party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

Milliman's work is being delivered to the Department, in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Department may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties, including the Department, who receive Milliman's work and may include disclaimer language on its work product so stating. The Department agrees not to remove any such disclaimer language from Milliman's work. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Department agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Department may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Department, or (ii) any applicable regulatory or governmental agency, as required.

A limited review was performed of the data used directly in this filing for reasonableness and consistency and no material defects in the data were found. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of this assignment.

Differences between the projections in this filing and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

This exhibit describes the development and justification for the current actuarial assumptions used in this filing.

The persistency and morbidity assumptions were developed on a first principles basis. In this context, "first principles" means developing key assumptions (namely, morbidity and mortality) at the component level and modeling active and disabled lives separately. Separate assumptions were developed for (1) voluntary lapse, (2) active mortality, (3) claim incidence, (4) claim termination, and (5) utilization. An explicit benefit exhaustion assumption is not included as benefit exhaustions are calculated formulaically in the model based on projected payments and available remaining benefits. For each assumption, historical experience from 2011 through 2019 was used.

## **Active Assumptions**

## Voluntary Lapse

The voluntary lapse assumption is based on the experience of the Brighthouse Life Insurance Company block. Base voluntary lapse rates vary based on attained age and marital status. The base assumption is adjusted with factors that vary by inflation option, gender, benefit period, coverage type, and attained age. Exhibit II provides the base rates and adjustment factors for the voluntary lapse assumption.

The voluntary lapse assumption applies to all active policies (i.e., not on claim) except those that have elected a nonforfeiture benefit and are no longer paying premiums.

Table 1 below supports the voluntary lapse assumption and provides a summary of actual-to-expected experience by attained age. As seen in Table 1, the voluntary lapse assumption validates well to emerging experience.

Table 1
Nationwide Actual-to-Expected Voluntary Lapse Experience 2011 – 2019
Policy Durations 13+

Attained Age	Years Exposed	Actual Lapses	Expected Lapses	Actual To Expected
0-49	384	12	7	184.6%
50-54	1,433	12	15	78.5%
55-59	7,067	57	61	93.0%
60-64	22,418	141	145	97.0%
65-69	60,156	264	264	99.9%
70-74	114,276	503	504	99.8%
75-79	162,255	1,027	1,023	100.4%
80-84	170,583	1,467	1,530	95.9%
85-89	102,891	1,291	1,315	98.2%
90-94	27,747	509	518	98.3%
95+	2,702	79	79	99.9%
Total	671,910	5,362	5,461	98.2%

In the year of rate increase implementation, additional in-force policyholders are assumed to lapse, and a reduction in premium and claims is expected due to the election of reduced benefits. A cumulative increase in incidence is also assumed due to adverse selection from the rate increase. These assumptions are loosely based on data from prior rate increase requests as well as actuarial judgment.

## **Active Life Mortality**

The active mortality assumption is based on the experience of the Brighthouse Life Insurance Company block. Base mortality rates using the 2012 Individual Annuity Mortality Basic Table are adjusted with factors that vary by gender, underwriting, marital status, elimination period, inflation option, benefit period, coverage type, and attained age. Exhibit II provides the adjustment factors for the active mortality assumption.

Table 2 below supports the active mortality assumption and provides a summary of actual-to-expected experience by attained age. As seen in Table 2, the active mortality assumption validates well to emerging experience.

Table 2
Nationwide Actual-to-Expected Active Mortality Experience 2011 – 2019
Policy Durations 16+

	Years	Actual	Expected	Actual To
Attained Age	Exposed	Deaths	Deaths	Expected
0-49	187	0	0	0.0%
50-52	207	0	0	0.0%
53-55	638	0	1	0.0%
56-58	2,215	1	3	30.0%
59-61	5,001	12	10	114.8%
62-64	9,524	28	28	101.5%
65-67	18,310	62	68	90.8%
68-70	32,990	165	161	102.5%
71-73	49,682	360	347	103.8%
74-76	67,474	727	701	103.7%
77-79	82,436	1,134	1,182	95.9%
80-82	92,569	1,893	1,924	98.4%
83-85	83,148	2,456	2,434	100.9%
86-88	58,518	2,217	2,289	96.8%
89-91	29,742	1,627	1,616	100.7%
92-94	10,709	808	800	101.0%
95-97	2,567	272	255	106.7%
98+	403	58	52	112.3%
Total	546,321	11,820	11,871	99.6%

## Claim Incidence

Reflecting three situses – skilled nursing facility ("SNF"), assisted living facility ("ALF"), and home healthcare ("HHC"), the claim incidence assumption is based on the experience of the Brighthouse Life Insurance Company block. Base incidence rates vary by attained age, gender, and elimination period. The base assumption is adjusted with factors that vary by marital status, underwriting, benefit period, policy form, inflation option, coverage type, tax status, home health care type, premium paying status, and attained age.

Table 3 below supports the claim incidence assumption and provides a summary of actual-to-expected experience by attained age. As seen in Table 3, the claim incidence assumption validates well to emerging experience.

Table 3
Nationwide Actual-to-Expected Claim Incidence Experience 2011 – 2019
Policy Durations 13+

Attained Age	Years Exposed	Actual Claim Counts	Expected Claim Counts	Actual To Expected
0-49	397	1	1	108.0%
50-52	544	1	1	81.3%
53-55	1,684	3	4	74.0%
56-58	4,150	5	10	47.7%
59-61	8,313	9	22	41.5%
62-64	16,520	38	45	83.6%
65-67	29,767	87	101	85.9%
68-70	49,488	230	233	98.5%
71-73	68,892	510	499	102.3%
74-76	88,699	1,160	1,179	98.4%
77-79	102,663	2,332	2,392	97.5%
80-82	108,041	4,064	4,037	100.7%
83-85	93,462	6,033	6,059	99.6%
86-88	63,529	6,386	6,482	98.5%
89-91	31,714	4,794	4,773	100.4%
92-94	11,100	2,214	2,192	101.0%
95-97	2,586	633	629	100.7%
98-100	366	100	102	97.8%
101+	38	10	10	102.9%
Total	681,951	28,610	28,774	99.4%

## **Disabled Assumptions**

## **Claim Termination**

The claim termination assumption is based on the experience of the Brighthouse Life Insurance Company block. Claim termination rates were developed on an initial basis (applying to the first six months of a claim) and on an ultimate basis (applying to claim months thirteen and later). These base assumptions vary by gender, claim situs, claim month, and disabled age. Grading is then applied for claim months seven through thirteen. The initial and ultimate assumptions are adjusted with factors that vary by benefit period, claim situs, coverage type, attained age, and disabled duration.

Claimant mortality assumptions were developed similarly to the claim termination assumptions with similar adjustment factors. Recoveries are calculated in the model based on the difference in the total claim termination rate and the claimant mortality rate.

Table 4 below supports the claim termination assumption and provides a summary of actual-to-expected experience by disabled duration. As seen in Table 4, the claim termination assumption validates well to emerging experience.

Table 4
Nationwide Actual-to-Expected Claim Termination Experience 2011 – 2019
Policy Durations 13+

Disabled Duration (months)	Actual Claim Terminations	Expected Claim Terminations	Actual To Expected
1-6	4,590	4,577	100.3%
7-12	3,122	3,122	100.0%
13-18	2,211	2,230	99.1%
19-24	1,933	1,944	99.5%
25-30	1,752	1,740	100.7%
31-36	1,567	1,572	99.7%
37-42	1,363	1,350	100.9%
43-48	1,079	1,100	98.1%
49-54	934	924	101.1%
55-60	750	758	98.9%
61+	2,907	2,904	100.1%
Total	22,208	22,219	100.0%

## Claim Utilization

The claim utilization assumption is based on the experience of the Brighthouse Life Insurance Company block.

In the first principles experience study, days and dollars are studied separately, while ensuring total utilization is preserved.

The base assumption for days utilized varies by maximum daily benefit at incurral, home health care (HHC) type, and claim situs. Base rates for days utilized are adjusted with factors that vary by claim situs, form type, benefit period, disabled duration, and disabled age.

The base assumption for dollars utilized varies by maximum daily benefit at incurral, home health care (HHC) type, and claim situs. Base rates for dollars utilized are adjusted with factors that vary by claim situs, form type, benefit period, inflation type, disabled duration, and disabled age.

Final adjustment factors that vary by claim situs, form type, benefit period, disabled age, and disabled duration are applied to preserve total utilization. Additional adjustments are made to future projection years to reflect the assumed impact of cost of care inflation.

Table 5 below supports the claim utilization assumption and provides a summary of actual-to-expected experience for dollars utilization by disabled duration. As seen in Table 5, the claim utilization assumption validates well to emerging experience.

Table 5
Nationwide Actual-to-Expected Claim Utilization Experience 2011 – 2019
Policy Durations 13+

Disabled Duration (months)	Actual Dollars Used	Expected Dollars Used	Actual To Expected Dollars
1-6	307,171,650	307,164,857	100%
7-12	450,242,890	448,396,028	100%
13-18	408,726,951	406,537,741	101%
19-24	360,866,142	358,227,364	101%
25-30	311,823,316	308,544,789	101%
31-36	261,299,223	259,211,821	101%
37-42	207,614,812	207,450,324	100%
43-48	158,408,763	158,434,921	100%
49-54	123,047,620	122,732,232	100%
55-60	93,992,008	93,329,754	101%
61+	199,691,573	201,431,665	99%
Total	2,882,884,948	2,871,461,496	100%

## **Interest Rate**

The company has provided actual historical earned rates on the assets backing its LTC products in Table 6 below. Actual earned rates are unavailable prior to 2004. The historical earned rates are net of investment expenses and default risk and are provided on both a pre-tax and post-tax basis.

Table 6
Historical Earned Investment Rates
Net of Investment Expenses and Default Risk

Calendar Year   Pre-Tax Rates   Post-Tax Rate				
2004	6.19%	4.02%		
2005	6.17%	4.01%		
2006	6.38%	4.15%		
2007	6.02%	3.91%		
2007	5.14%	3.34%		
2009	5.12%	3.33%		
2010	5.92%	3.85%		
2011	5.93%	3.85%		
2012	5.77%	3.75%		
2013	5.68%	3.69%		
2014	5.56%	3.62%		
2015	5.26%	3.42%		
2016	5.22%	3.39%		
2017	5.02%	3.26%		
2018	4.91%	3.88%		
2019	4.94%	3.90%		
2020	4.82%	3.81%		
2021	4.90%	3.87%		
2022	4.93%	3.89%		

A 4.5% interest rate assumption had been used for this block of business. However, based on the low interest rate environment experienced and post-tax investment rates in Table 6 above, the company revised its interest rate assumption to be 4.5% for historical years through 2014 and 4.0% for years 2015 and later (including all projection years). This assumption, like all assumptions, will continue to be monitored and updates will be made as the interest rate environment changes.

## **Expenses**

Expenses have not been reflected in the projections for this filing. It is assumed that the originally filed expense assumptions remain appropriate.

Product: All Individual Brighthouse Life Insurance Company LTC Products

## **Original Pricing Assumptions**

Total Termination: LTC1, LC2 and LTC2

	Issue Age				
Duration	<57	57-66	67-71	72-76	77+
1	22%	20%	22%	23%	25%
2	15%	14%	16%	17%	20%
3	12%	12%	14%	15%	18%
4	10%	11%	12%	14%	16%
5	8%	9%	11%	12%	15%
6	8%	9%	11%	12%	15%
7	8%	9%	11%	12%	15%
8	8%	9%	11%	12%	15%
9	8%	9%	11%	12%	15%
10	5%	6%	8%	11%	15%
11	5%	6%	8%	11%	15%
12	5%	6%	8%	11%	15%
13	5%	6%	8%	11%	15%
14	5%	6%	8%	11%	15%
15	5%	6%	8%	11%	15%
16	5%	6%	8%	11%	15%
17	5%	6%	8%	11%	15%
18	5%	6%	8%	11%	15%
19	5%	6%	8%	11%	15%
20+	5%	8%	15%	20%	27%

Mortality: LC3, LC3+, LTC3, and LTC3+

1980 Commissioners Standard Ordinary Table D

LC4 and LTC4

1983 Group Annuity Mortality table

## Voluntary Lapse Rates:

Duration	L	C3		LC4			
	Non-NY	NY	LC3+	Non-NY	LTC3	LTC3+	LTC4
1	15.00%	10.00%	13.00%	4.25%	15.00%	13.00%	4.25%
2	11.00%	9.00%	10.00%	4.25%	11.00%	10.00%	4.25%
3	9.00%	8.00%	7.00%	4.25%	9.00%	7.00%	4.25%
4	8.00%	7.00%	4.00%	4.25%	8.00%	4.00%	4.25%
5	7.00%	7.00%	4.00%	4.25%	7.00%	4.00%	4.25%
6	6.00%	6.00%	4.00%	4.25%	6.00%	4.00%	4.25%
7	5.00%	6.00%	4.00%	4.25%	5.00%	4.00%	4.25%
8	4.00%	5.00%	4.00%	4.25%	4.00%	4.00%	4.25%
9	4.00%	5.00%	4.00%	4.25%	4.00%	4.00%	4.25%
10	4.00%	4.00%	4.00%	4.25%	4.00%	4.00%	4.25%
11	4.00%	4.00%	4.00%	4.25%	4.00%	4.00%	4.25%
12	4.00%	4.00%	4.00%	4.25%	4.00%	4.00%	4.25%
13	4.00%	4.00%	4.00%	4.25%	4.00%	4.00%	4.25%
14	4.00%	4.00%	4.00%	4.25%	4.00%	4.00%	4.25%
15+	4.00%	3.00%	4.00%	4.25%	4.00%	4.00%	4.25%

LC4 NY

All Durations		
Issue Age	Rate	
<64	5.00%	
65-69	4.00%	
70-74	3.00%	
75+	1.00%	

Morbidity:

All products All products used data published by the National Center for Health Statistics ("NCHS") in 1977 and 1985, the 1985 National Nursing Home Survey conducted by the NCHS, the 1982 and 1984 National Long Term Care Surveys, and the NCHS advance data publications #92 and #133. In addition, the LC3, LC3+, LC4, LTC3, LTC3+, and LTC4

products used the Wilkins adjustments to the 1985 National Nursing Home Survey conducted by the NCHS.

Interest Rate:

Policy Form	Rate
LTC1/LC2/LTC2/	
LC3/LTC3	8.00%
LC3+/LTC3+	7.50%
LC4/LTC4	6.50%

**Product:** All Individual Brighthouse Life Insurance Company LTC Products

## Current Assumptions (applicable to all products)

## **Active Assumptions:**

## Voluntary Lapse:

Voluntary lapse is based on the experience of the Brighthouse Life Insurance Company block. Base voluntary lapse rates vary based on attained age and marital status. The base assumption is adjusted with factors that vary by inflation option, gender, benefit period, coverage type, and attained age. The base rates and adjustment factors for the voluntary lapse assumption are provided in the tables below. Base rates and adjustments shown for attained age ranges represent the midpoint of each respective range.

The voluntary lapse assumption applies to all active policies (i.e., not on claim) except those that have elected a nonforfeiture benefit and are no longer paying premiums.

## Base Voluntary Lapse Rates By Attained Age and Marital Status

Marital	Status
Married	Single
1.50%	4.50%
0.65%	1.70%
0.65%	1.15%
0.53%	1.00%
0.32%	0.70%
0.36%	0.62%
0.55%	0.86%
0.77%	1.10%
1.23%	1.46%
1.73%	2.00%
2.90%	3.00%
4.50%	4.50%
	Married 1.50% 0.65% 0.65% 0.53% 0.32% 0.36% 0.55% 0.77% 1.23% 1.73% 2.90%

## Gender Adjustment

Attained Age	Gender		
Attained Age	Female	Male	
< 75	97.0%	109.0%	
75 – 79	95.0%	109.0%	
80 - 84	94.5%	109.0%	
85 – 89	94.0%	109.0%	
90 - 94	94.0%	109.0%	
95 – 99	93.0%	109.0%	
100+	100.0%	100.0%	

## Coverage Type Adjustment

Coverage Type	Scalar
Comprehensive	98.5%
Facility Only	131.4%

## Inflation Option Adjustment

	Inflation Option		
Attained Age	Compound and Simple Inflation	CPI and No Inflation	
<50	170.0%	159.0%	
50 – 54	105.0%	159.0%	
55 – 59	97.0%	159.0%	
60 - 64	87.0%	159.0%	
65 - 69	82.0%	159.0%	
70 – 74	74.0%	159.0%	
75 – 79	72.0%	142.5%	
80 – 84	66.0%	135.0%	
85 – 89	64.0%	116.0%	
90 – 94	64.0%	116.0%	
95 – 99	64.0%	113.0%	
100+	100.0%	100.0%	

## Benefit Period Adjustment

Attained Age	Benefit	Period
Attailled Age	< 5 Years	5+ Years
<50	160%	92%
50 – 54	160%	92%
55 – 59	160%	92%
60 – 64	140%	92%
65 – 69	130%	92%
70 – 74	118%	92%
75 – 79	118%	91%
80 – 84	114%	91%
85 – 89	113%	88%
90 – 94	111%	86%
95 – 99	110%	80%
100+	100%	100%

Product:

All Individual Brighthouse Life Insurance Company LTC Products

## **Current Assumptions (applicable to all products)**

## Active Life Mortality:

Mortality is based on the experience of the Brighthouse Life Insurance Company block. Base mortality rates using the 2012 Individual Annuity Mortality Basic Table are adjusted with factors that vary by gender, underwriting, marital status, elimination period, inflation option, benefit period, coverage type, and attained age as shown in the following tables. The adjustment factors for the active mortality assumption are provided in the tables below. Adjustments shown for attained age ranges represent the midpoint of each respective range.

## Gender Adjustment

Attained Age =	Gen	der
Attained Age =	Female	Male
< 65	44.00%	56.00%
65 – 69	44.00%	57.33%
70 – 74	48.00%	64.00%
75 – 79	53.00%	64.33%
80 - 84	48.83%	62.67%
85 – 89	42.00%	58.00%
90+	42.00%	55.00%

## **Underwriting Adjustment**

Attained Age	Underwritii	ng Class
Attained Age	Preferred	Standard
< 73	70.00%	106.00%
73 – 77	71.00%	106.00%
78 – 82	78.67%	104.00%
83 – 87	90.00%	101.53%
88+	90.00%	100.60%

Underwiting Class

## **Marital Status Adjustment**

Attained Age	Marital	Status
Attailled Age	Married	Single
< 75	96.00%	117.00%
75 – 79	96.67%	113.00%
80 - 84	97.00%	109.00%
85 – 89	98.00%	101.00%
90+	99.00%	101.00%

## **Elimination Period Adjustment**

Elimination Period	Scalar
20 Day	89.0%
60 Day	102.0%
90 Day	107.8%
100 Day	107.8%
365 Day	107.8%

## Inflation Option and Benefit Period (BP) Adjustment

Attained Age	Compound and	Simple Inflation	CPI a	nd No Inflation	
	< 5 Year BP	5+ Year BP	< 5 Year BP	5+ Year BP	
< 73	112.00%	92.00%	117.00%	97.00%	
73 – 77	110.00%	92.00%	117.00%	97.00%	
78 – 82	104.67%	92.00%	113.67%	97.00%	
83 – 87	102.67%	92.00%	111.00%	98.00%	
88 - 92	100.00%	94.00%	105.00%	99.00%	
93 – 97	100.00%	99.00%	101.00%	99.67%	
98+	100.00%	100.00%	100.00%	100.00%	

## Coverage Type Adjustment

Coverage Type	Scalar
Comprehensive	100.0%
Facility Only	136.3%

## Claim Incidence:

Reflecting three situses – skilled nursing facility ("SNF"), assisted living facility ("ALF"), and home healthcare ("HHC"), the claim incidence assumption is based on the experience of the Brighthouse Life Insurance Company block. Base incidence rates vary by attained age, gender, and elimination period. The base assumption is adjusted with factors that vary by marital status, underwriting, benefit period, policy form, inflation option, coverage type, tax status, home health care type, premium paying status, and attained age.

**Product:** All Individual Brighthouse Life Insurance Company LTC Products

## Current Assumptions (applicable to all products)

### **Disabled Assumptions:**

Claim Termination:

Claim termination is based on the experience of the Brighthouse Life Insurance Company block. Claim termination rates were developed on an initial basis (applying to the first six months of a claim) and on an ultimate basis (applying to claim months thirteen and later). These base assumptions vary by gender, claim situs, claim month, and disabled age. Grading is then applied for claim months seven through thirteen. The initial and disabled assumptions are adjusted with factors that vary by benefit period, claim situs, coverage type, attained age, and disabled duration.

Claimant mortality assumptions were developed similarly to the claim termination assumptions with similar adjustment factors. Recoveries are calculated in the model based on the difference in the total claim termination rate and the claimant mortality rate.

Claim Utilization:

Claim utilization is based on the experience of the Brighthouse Life Insurance Company block.

In the first principles experience study, days and dollars are studied separately, while ensuring total utilization is preserved.

The base assumption for days utilized varies by maximum daily benefit at incurral, home health care (HHC) type, and claim situs. Base rates for days utilized are adjusted with factors that vary by claim situs, form type, benefit period, disabled duration, and disabled age.

The base assumption for dollars utilized varies by maximum daily benefit at incurral, HHC type, and claim situs. Base rates for dollars utilized are adjusted with factors that vary by claim situs, form type, benefit period, inflation type, disabled duration, and disabled age.

Final adjustment factors that vary by claim situs, form type, benefit period, disabled age, and disabled duration are applied to preserve total utilization. Additional adjustments are made to future projection years to reflect the assumed impact of cost of care inflation.

Interest Rate:

4.5% from inception through 2014 and 4.0% for 2015 and beyond.

## Exhibit III Brighthouse Life Insurance Company Nationwide Experience Projections with No Increase Maryland Products Subject to Rate Increase

				Loss	Ratio Demonstr	ation			Interest Rat	
			Without Interest				With Interest		Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
	1990	97,738	0	0.0%	495	393,261	0	0.0%	4.4%	4.0236
	1991	8,789,931	999,406	11.4%	10,920 20,991	33,844,258	3,848,058	11.4%	4.4%	3.8503
	1992 1993	25,733,291 41,130,009	4,715,643 5,480,857	18.3% 13.3%	20,991	94,815,336 145.019.287	17,374,973 19,324,817	18.3% 13.3%	4.4% 4.4%	3.6845 3.5259
	1994	53,077,680	14,354,167	27.0%	36,304	179,086,397	48,431,584	27.0%	4.4%	3.3740
	1995	71,388,171	17,972,265	25.2%	50,503	230,494,534	58,027,945	25.2%	4.4%	3.2287
	1996 1997	102,177,554 137,729,952	18,373,537 33,741,513	18.0% 24.5%	75,362 86,938	315,699,280 407,221,024	56,768,949 99,762,277	18.0% 24.5%	4.3% 4.3%	3.0897 2.9567
	1998	162,153,697	38,238,302	23.6%	100,855	458,788,330	108,189,249	23.6%	4.3%	2.8293
Historical	1999	186,368,820	54,545,069	29.3%	112,545	504,594,453	147,681,031	29.3%	4.3%	2.7075
Experience	2000	207,468,517	68,735,248	33.1%	121,318	537,532,996	178,087,087	33.1%	4.3%	2.5909
	2001 2002	214,579,919 210,975,043	86,251,289 113,621,807	40.2% 53.9%	118,503 115,484	532,017,247 500,554,567	213,846,542 269,576,503	40.2% 53.9%	4.3% 4.3%	2.4793 2.3726
	2003	206,802,780	123,705,784	59.8%	112,606	469,526,845	280,862,697	59.8%	4.3%	2.2704
	2004	202,581,085	143,351,407	70.8%	109,275	440,135,761	311,450,997	70.8%	4.3%	2.1726
	2005	214,785,438	155,470,098	72.4%	105,549	446,556,389	323,234,975	72.4%	4.3%	2.0791
	2006 2007	221,957,539 218,152,779	182,291,745 201,315,430	82.1% 92.3%	102,392 99,363	441,595,952 415,336,063	362,678,812 383,279,821	82.1% 92.3%	4.3% 4.2%	1.9896 1.9039
	2008	213,593,211	236,334,840	110.6%	96,135	389,143,738	430,576,528	110.6%	4.2%	1.8219
	2009	208,650,154	285,674,302	136.9%	92,689	363,768,442	498,055,209	136.9%	4.2%	1.7434
	2010	202,198,680	313,122,693	154.9%	89,049	337,340,386	522,401,680	154.9%	4.2%	1.6684
	2011 2012	206,633,205 209,989,481	344,538,164 369,753,906	166.7% 176.1%	84,870 80,983	329,893,564 320,815,233	550,061,269 564,898,227	166.7% 176.1%	4.2% 4.1%	1.5965 1.5278
	2012	201,175,827	388,489,499	193.1%	77,187	294,114,845	567,963,510	193.1%	4.1%	1.4620
	2014	191,700,600	386,365,654	201.5%	72,845	268,193,552	540,534,443	201.5%	4.0%	1.3990
	2015	198,026,908	394,212,639	199.1%	68,158	265,750,598	529,030,352	199.1%	4.0%	1.3420
	2016 2017	208,452,100 210,496,314	395,503,091 419,460,552	189.7% 199.3%	63,808 59,340	268,981,852 261,172,750	510,348,200 520,444,580	189.7% 199.3%	4.0% 4.0%	1.2904 1.2407
	2018	212,174,668	401,754,864	189.4%	54,910	253,129,964	479,304,129	189.4%	4.0%	1.1930
	2019	206,819,509	390,639,505	188.9%	50,788	237,251,075	448,118,474	188.9%	4.0%	1.1471
	2020 2021	189,149,688 172,861,847	367,267,887 458,280,667	194.2% 265.1%	46,392 41,901	208,635,870 183,336,594	405,103,788 486,050,670	194.2% 265.1%	4.0% 4.0%	1.1030 1.0606
	2022	166.224.268	450,260,667	271.6%	37,876	169,516,158	460,438,451	271.6%	4.0%	1.0198
	2023	126,724,921	399,171,907	315.0%	34,706	124,264,009	391,420,259	315.0%	4.0%	0.9806
5	2024	117,958,777	399,141,008	338.4%	31,630	111,219,325	376,336,499	338.4%	4.0%	0.9429
Projected Future	2025 2026	104,424,642 91,716,102	395,885,033 389,875,742	379.1% 425.1%	28,681 25,858	94,671,585 79,951,921	358,910,145 339,867,414	379.1% 425.1%	4.0% 4.0%	0.9066 0.8717
Experience	2027	80,097,561	380,897,091	475.5%	23,206	67,138,134	319,269,645	475.5%	4.0%	0.8382
·	2028	69,549,619	369,054,149	530.6%	20,743	56,054,617	297,445,036	530.6%	4.0%	0.8060
	2029 2030	60,035,437 51,507,561	354,701,423 339,019,885	590.8% 658.2%	18,445	46,525,491 38,381,412	274,881,952 252,624,303	590.8% 658.2%	4.0% 4.0%	0.7750 0.7452
	2031	43,912,987	321,069,187	731.1%	16,329 14,382	31,463,686	230,046,295	731.1%	4.0%	0.7452
	2032	37,192,575	301,086,580	809.5%	12,600	25,623,564	207,431,484	809.5%	4.0%	0.6889
	2033	31,286,873	280,061,247	895.1%	10,975	20,725,838	185,525,220	895.1%	4.0%	0.6624
	2034 2035	26,135,044 21,676,590	258,016,736 234,902,769	987.2% 1083.7%	9,502 8,177	16,647,148 13,276,213	164,348,019 143,870,381	987.2% 1083.7%	4.0% 4.0%	0.6370 0.6125
	2036	17,848,520	211,707,888	1186.1%	6,990	10,511,196	124,677,177	1186.1%	4.0%	0.5889
	2037	14,587,860	189,014,559	1295.7%	5,935	8,260,535	107,031,556	1295.7%	4.0%	0.5663
	2038 2039	11,833,679 9,527,135	167,119,913 146,252,679	1412.2% 1535.1%	5,003 4,187	6,443,221 4,987,837	90,993,725 76,569,133	1412.2% 1535.1%	4.0% 4.0%	0.5445 0.5235
	2040	7,613,013	126,774,927	1665.2%	3,479	3,832,420	63,818,990	1665.2%	4.0%	0.5034
	2041	6,038,984	108,977,398	1804.6%	2,870	2,923,123	52,749,659	1804.6%	4.0%	0.4840
	2042	4,755,660	92,993,427	1955.4%	2,350	2,213,404	43,281,484	1955.4%	4.0%	0.4654
	2043 2044	3,717,699 2,885,506	78,658,009 66,004,016	2115.8% 2287.4%	1,910 1,540	1,663,761 1,241,667	35,201,364 28,402,304	2115.8% 2287.4%	4.0% 4.0%	0.4475 0.4303
	2045	2,223,944	55,127,072	2478.8%	1,233	920,182	22,809,449	2478.8%	4.0%	0.4138
	2046	1,702,234	45,591,669	2678.3%	980	677,229	18,138,527	2678.3%	4.0%	0.3978
	2047 2048	1,294,076 977,281	37,380,890 30,388,832	2888.6% 3109.5%	774 606	495,043 359,475	14,299,894 11,177,994	2888.6% 3109.5%	4.0% 4.0%	0.3825 0.3678
	2048	733,227	24,531,585	3345.7%	472	259,331	8,676,451	3345.7%	4.0%	0.3537
	2050	546,555	19,727,360	3609.4%	364	185,873	6,708,913	3609.4%	4.0%	0.3401
	2051	404,826	15,776,488	3897.1%	279	132,379	5,158,936	3897.1%	4.0%	0.3270
	2052 2053	297,970 218,035	12,555,579 9,937,178	4213.7% 4557.6%	213 161	93,689 65,919	3,947,783 3,004,320	4213.7% 4557.6%	4.0% 4.0%	0.3144 0.3023
	2054	158,693	7,819,694	4927.6%	121	46,132	2,273,210	4927.6%	4.0%	0.3023
	2055	114,960	6,127,667	5330.3%	91	32,134	1,712,820	5330.3%	4.0%	0.2795
	2056	82,903	4,779,850	5765.6%	67	22,282	1,284,687	5765.6%	4.0%	0.2688
	2057 2058	59,528 42,554	3,729,400 2,896,804	6264.9% 6807.3%	50 37	15,384 10,575	963,804 719,839	6264.9% 6807.3%	4.0% 4.0%	0.2584 0.2485
	2059	30,270	2,251,125	7436.9%	27	7,233	537,877	7436.9%	4.0%	0.2389
	2060	21,408	1,735,315	8106.0%	20	4,918	398,683	8106.0%	4.0%	0.2297
	2061 2062	15,033 10,476	1,329,274 1,010,555	8842.2% 9646.4%	14 10	3,321 2,225	293,651 214,656	8842.2% 9646.4%	4.0%	0.2209 0.2124
	2002	10,476	1,010,000	3040.4%	10	2,225	214,000	3040.4%	4.0%	0.2124
	Past	5,484,096,401	6,866,058,880	125.2%	2,425,375	10,304,256,602	10,395,755,827	100.9%		
	Future	949,960,720	5,893,081,910	620.4%	295,019	771,353,430	4,267,023,538	553.2%		
	Lifetime	6,434,057,122	12,759,140,789	198.3%	2,720,394	11,075,610,032	14,662,779,364	132.4%		

## Exhibit III Brighthouse Life Insurance Company Nationwide Experience Projections with 165.0% Increase Maryland Products Subject to Rate Increase

				Loss	Ratio Demonstr	ation			Interest Rat	te Factors
			Without Interest		,		With Interest		Calendar Year	Mid-Year
	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Effective Int Rate	Disc / Accum Factor
	1990	97,738	0	0.0%	495	393,261	0	0.0%	4.4%	4.0236
	1991	8,789,931	999,406	11.4%	10,920 20,991	33,844,258	3,848,058	11.4%	4.4%	3.8503
	1992 1993	25,733,291 41,130,009	4,715,643 5,480,857	18.3% 13.3%	20,991	94,815,336 145.019.287	17,374,973 19,324,817	18.3% 13.3%	4.4% 4.4%	3.6845 3.5259
	1994	53,077,680	14,354,167	27.0%	36,304	179,086,397	48,431,584	27.0%	4.4%	3.3740
	1995	71,388,171	17,972,265	25.2%	50,503	230,494,534	58,027,945	25.2%	4.4%	3.2287
	1996 1997	102,177,554 137,729,952	18,373,537 33,741,513	18.0% 24.5%	75,362 86,938	315,699,280 407,221,024	56,768,949 99,762,277	18.0% 24.5%	4.3% 4.3%	3.0897 2.9567
	1998	162,153,697	38,238,302	23.6%	100,855	458,788,330	108,189,249	23.6%	4.3%	2.8293
Historical	1999	186,368,820	54,545,069	29.3%	112,545	504,594,453	147,681,031	29.3%	4.3%	2.7075
Experience	2000	207,468,517	68,735,248	33.1%	121,318	537,532,996	178,087,087	33.1%	4.3%	2.5909
	2001 2002	214,579,919 210,975,043	86,251,289 113,621,807	40.2% 53.9%	118,503 115,484	532,017,247 500,554,567	213,846,542 269,576,503	40.2% 53.9%	4.3% 4.3%	2.4793 2.3726
	2002	206,802,780	123,705,784	59.8%	112,606	469,526,845	280,862,697	59.8%	4.3%	2.2704
	2004	202,581,085	143,351,407	70.8%	109,275	440,135,761	311,450,997	70.8%	4.3%	2.1726
	2005	214,785,438	155,470,098	72.4%	105,549	446,556,389	323,234,975	72.4%	4.3%	2.0791
	2006 2007	221,957,539 218,152,779	182,291,745 201,315,430	82.1% 92.3%	102,392 99,363	441,595,952 415,336,063	362,678,812 383,279,821	82.1% 92.3%	4.3% 4.2%	1.9896 1.9039
	2008	213,593,211	236,334,840	110.6%	96,135	389,143,738	430,576,528	110.6%	4.2%	1.8219
	2009	208,650,154	285,674,302	136.9%	92,689	363,768,442	498,055,209	136.9%	4.2%	1.7434
	2010	202,198,680	313,122,693	154.9%	89,049	337,340,386	522,401,680	154.9%	4.2%	1.6684
	2011 2012	206,633,205 209,989,481	344,538,164 369,753,906	166.7% 176.1%	84,870 80,983	329,893,564 320,815,233	550,061,269 564,898,227	166.7% 176.1%	4.2% 4.1%	1.5965 1.5278
	2012	201,175,827	388,489,499	193.1%	77,187	294,114,845	567,963,510	193.1%	4.1%	1.4620
	2014	191,700,600	386,365,654	201.5%	72,845	268,193,552	540,534,443	201.5%	4.0%	1.3990
	2015 2016	198,026,908 208,452,100	394,212,639	199.1%	68,158	265,750,598	529,030,352	199.1%	4.0%	1.3420
	2016	210,496,314	395,503,091 419,460,552	189.7% 199.3%	63,808 59,340	268,981,852 261,172,750	510,348,200 520,444,580	189.7% 199.3%	4.0% 4.0%	1.2904 1.2407
	2018	212,174,668	401,754,864	189.4%	54,910	253,129,964	479,304,129	189.4%	4.0%	1.1930
	2019	206,819,509	390,639,505	188.9%	50,788	237,251,075	448,118,474	188.9%	4.0%	1.1471
	2020 2021	189,149,688 172,861,847	367,267,887 458,280,667	194.2% 265.1%	46,392 41,901	208,635,870 183,336,594	405,103,788 486,050,670	194.2% 265.1%	4.0% 4.0%	1.1030 1.0606
	2022	166.224.268	450,260,667	271.6%	37,876	169,516,158	460,438,451	271.6%	4.0%	1.0198
	2023	126,724,921	399,171,907	315.0%	34,706	124,264,009	391,420,259	315.0%	4.0%	0.9806
5	2024	121,936,870	388,327,852	318.5%	29,942	114,970,133	366,141,142	318.5%	4.0%	0.9429
Projected Future	2025 2026	188,090,416 175,568,749	329,674,162 314,311,482	175.3% 179.0%	25,710 23,028	170,523,139 153,049,011	298,883,240 273,995,582	175.3% 179.0%	4.0% 4.0%	0.9066 0.8717
Experience	2027	152,142,249	303,740,649	199.6%	20,536	127,526,313	254,596,770	199.6%	4.0%	0.8382
·	2028	131,122,021	291,246,702	222.1%	18,261	105,679,870	234,734,892	222.1%	4.0%	0.8060
	2029 2030	112,370,980 95,738,282	277,148,686 262,408,958	246.6% 274.1%	16,169 14,258	87,083,818 71,340,407	214,781,128 195,536,849	246.6% 274.1%	4.0% 4.0%	0.7750 0.7452
	2031	81,070,802	246,267,147	303.8%	12,519	58,087,286	176,450,582	303.8%	4.0%	0.7452
	2032	68,211,113	228,919,839	335.6%	10,932	46,993,567	157,712,715	335.6%	4.0%	0.6889
	2033	57,008,525	211,127,302	370.3%	9,486	37,765,022	139,860,261	370.3%	4.0%	0.6624
	2034 2035	47,316,637 38,996,041	192,900,023 174,180,829	407.7% 446.7%	8,179 7,009	30,139,113 23,883,820	122,870,854 106,680,149	407.7% 446.7%	4.0% 4.0%	0.6370 0.6125
	2036	31,907,491	155,721,707	488.0%	5,966	18,790,684	91,706,279	488.0%	4.0%	0.5889
	2037	25,915,440	137,945,925	532.3%	5,044	14,674,901	78,113,384	532.3%	4.0%	0.5663
	2038 2039	20,892,003 16,715,955	121,037,057 105,144,693	579.3% 629.0%	4,234 3,529	11,375,312 8,751,472	65,902,455 55,047,457	579.3% 629.0%	4.0% 4.0%	0.5445 0.5235
	2040	13,275,602	90,494,477	681.7%	2,920	6,682,990	45,555,271	681.7%	4.0%	0.5034
	2041	10,466,991	77,261,439	738.1%	2,399	5,066,465	37,397,797	738.1%	4.0%	0.4840
	2042	8,193,508	65,507,158	799.5%	1,956	3,813,465	30,488,681	799.5%	4.0%	0.4654
	2043 2044	6,367,549 4,913,536	55,068,321 45,931,686	864.8% 934.8%	1,584 1,273	2,849,632 2,114,352	24,644,407 19,764,944	864.8% 934.8%	4.0% 4.0%	0.4475 0.4303
	2045	3,765,299	38,146,526	1013.1%	1,015	1,557,935	15,783,556	1013.1%	4.0%	0.4138
	2046	2,865,600	31,365,719	1094.6%	804	1,140,071	12,478,770	1094.6%	4.0%	0.3978
	2047 2048	2,166,160 1,626,676	25,567,203 20,664,153	1180.3% 1270.3%	632 494	828,655 598,344	9,780,620 7,600,943	1180.3% 1270.3%	4.0% 4.0%	0.3825 0.3678
	2049	1,213,603	16,580,752	1366.2%	383	429,233	5,864,361	1366.2%	4.0%	0.3537
	2050	899,542	13,252,757	1473.3%	295	305,918	4,507,019	1473.3%	4.0%	0.3401
	2051	662,558	10,533,777	1589.9%	225	216,657	3,444,562	1589.9%	4.0%	0.3270
	2052 2053	484,990 353,003	8,333,666 6,559,301	1718.3% 1858.1%	171 129	152,493 106,724	2,620,309 1,983,082	1718.3% 1858.1%	4.0% 4.0%	0.3144 0.3023
	2054	255,634	5,135,863	2009.1%	96	74,313	1,493,012	2009.1%	4.0%	0.2907
	2055	184,327	4,007,536	2174.1%	72	51,524	1,120,196	2174.1%	4.0%	0.2795
	2056	132,360 94,659	3,114,324 2,422,146	2352.9%	53 39	35,575	837,041	2352.9%	4.0%	0.2688 0.2584
	2057 2058	94,659 67,397	2,422,146 1,875,314	2558.8% 2782.5%	39 29	24,463 16,748	625,965 466,005	2558.8% 2782.5%	4.0% 4.0%	0.2584
	2059	47,737	1,452,872	3043.5%	21	11,406	347,145	3043.5%	4.0%	0.2389
	2060	33,598	1,115,534	3320.2%	16	7,719	256,291	3320.2%	4.0%	0.2297
	2061 2062	23,458 16,238	850,043 642,091	3623.7% 3954.4%	11 8	5,182 3,449	187,783 136,389	3623.7% 3954.4%	4.0% 4.0%	0.2209 0.2124
	2002	10,238	042,091	3934.4%	8	3,449	130,389	3934.4%	4.0%	0.2124
	Past	5,484,096,401	6,866,058,880	125.2%	2,425,375	10,304,256,602	10,395,755,827	100.9%		
	Future	1,549,838,519	4,665,157,576	301.0%	264,132	1,230,991,189	3,451,818,147	280.4%		
	Lifetime	7,033,934,921	11,531,216,455	163.9%	2,689,507	11,535,247,791	13,847,573,974	120.0%		

## Exhibit IV Brighthouse Life Insurance Company Status of Filings as of February 13, 2024 All Jurisdictions in which these Forms are Active

		First Round			Second Rouni	d		Third Round	1	Th	ird Round Follow	w-Up	Second T	Third Round Fo	ollow-Up		Fourth Round		Fou	rth Round Follo	w-Up	Second	Fourth Round	Follow-Up		Fifth Round		Fin	th Round Follow	w-Up	Second	fifth Round Fo	ollow-Up	T	hird Fifth Ro	ound Follow-u	р			
		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount	_		Date	Amount	Cumulative		
Auristiction	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Recuested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested Increase <sup>[2]</sup>	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Date of	Approved or	Approved or	Approved	2022 Annualized F	roportion of
Alaska <sup>71</sup>	39.0%	5/14/2004	39.0%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filing	FIRED	FREG	Not Filing	FREQ	FIRE	21.0%	NA.	21.0%	Not Filing	Filed	FIRE	Not Filing	FIRE	FIRE	15.0%	N/A	15.0%	Not Filing	Filed	FIRE	Not Filing	FIRE	raeo	Not Filing	domesion	FIREQ	Filed	277.2%	16.045	Nationwide
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	61.7%	1/14/2014	20.0%	34.8%	2/16/2016	20.0%	Not Filing			35.9%	6/7/2017	20.0%	13.2%	Disapproved	0.0%	Not Filing			55.2%	5/7/2021	15.0%	25.5%	4/19/2022	15.0%	TBD			TBD				286.2%	56.418	0.14%
Arkansasa	39.0%	8/16/2004	39.0%	30.0%	55/2010	10.0%	77.8%	1/29/2015	25.0%	42.2%	11/19/2015	25.0%	Not Filing			37.7%	Disapproved	0.0%	37.7%	2/15/2018	25.0%	Not Filing			157.4%	4/7/2020	25.0%	122.0%	5/17/2021	25.0%	78.8%	4/21/2022	25.0%		4/18/2023	Disapproved	0.0%	483.3%	14.521	0.04%
Arizona	39.0%	2/7/2005	25.0%	30.0%	7/12/2010	20.0%	80.7%	4/8/2014	36.8%	Not Filing			Not Filing			59.8%	Disapproved	0.0%	59.8%	5/7/2019	29.0%	Not Filina			111.5%	Disapproved	0.0%	TBD			TBD			TBD				164.7%	91.701	0.24%
California Colorado	39.0%	6/2/2004 8/31/2004	30.0%	30.0%	10/24/2012 11/22/2010	18.0%	77.3% 77.8%	1/12/2015	35.0%	Not Filina 31.7%	Disapproved	0.0%	Not Filing			Not Filing Not Filing			Not Filing Not Filing			Not Filing Not Filing			300.0% 146.1%	7/16/2021 5/4/2022	162.8%	TBD			TBD			TBD TBD				303.1%	3.217.934 299.981	8.25%
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	39.0%	91.7%	3/28/2014	20.0%	59.8%	3/20/2015	10.0%	45.3%	10/13/2016	35.7%	29.5%	10/25/2018	34.2%	Not Filing			Not Filing			173.0%	10/22/2020	58.1%	97.5%	Disapproved	0.0%	TBD			TBD				428.2%	2.643.804	6.78%
District of Columbia	39.0%	Withdrawn	0.0%	39.0%	Disapproved		10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	10.0%	10/3/2017	10.0%	10.0%	4/12/2019	10.0%	Not Filing			404.5%	7/2/2020	10.0%	460.0%	12/29/2021	10.0%	10.0%	11/15/2022	10.0%	10.0% 1	12/12/2023	1/9/2024	10.0%	135.8%	46.231	0.12%
Detaware	39.0%	9/8/2004	20.0%	30.8%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing			25.0%	2/23/2017	25.0%	11.9%	5/22/2018	11.9%	Not Filing			57.9%	5/22/2020	68.1%	Not Filing			Not Filing			Not Filing				451.1%	30.230	0.08%
Florida Georgia	39.0%	12/6/2004	12.0%	30.0%	11/13/2012 5/13/2010	17.0%	75.4% 88.1%	5/22/2015 7/16/2014	9.8%	9.8%	7/8/2016 8/3/2015	11.0%	Not Filing			88.6% 52.3%	8/2/2018	59.3% 15.0%	Not Filing 32.4%	11/7/2018	18.0%	Not Filing Not Filing			TBD 111.0%	6/29/2020	15.0%	7BD 98.5%	6/2/2021		TBD	5/5/2022		TBD 15.0%	4/17/2023	4/26/2023	15.0%	154.5%	1,257,553 213,391	3.22%
Monoi	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	68.2%	7/7/2017	35.6%	Not Filing	8/3/2015	13.0%	44.8% Not Filing	9/22/2016	15.0%	Not Filing	11/3/2017	15.0%	Not Filing	11///2010	10.0%	Not Filing			144.1%	1.8/2021	21.2%	123.0%	6/2/2021	15.0%	67.6% TBD	5/5/2/022	15.0%	TBD .	4/1//2023	4/20/2023	15.0%	167.1%	114.396	0.29%
lows	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	15.4%	78.4%	4/7/2014	17.0%	52.5%	8/18/2015	17.5%	57.0%	10/19/2016	17.5%	33.6%	11/22/2017	17.5%	13.7%	1/9/2019	13.7%	Not Filing			50.3%	4/10/2020	51.3%	Not Filing			Not Filing			Not Filing				397.3%	179.850	0.46%
Idaho	39.0%	9/3/2004	39.0%	30.0%	7/28/2010	7.0%	82.0%	10/31/2014	30.0%	40.0%	Disapproved	0.0%	Not Filing			69.4%	3/5/2021	33.1%	Not Filing			Not Filing			278.0%			TBD			TBD			TBD				157.3%	9.181	0.02%
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filina			Not Filina			21.0%	6/30/2017	21.0%	Not Filing			Not Filing			15.0%	98/2020	15.0%	Not Filina			Not Filing			Not Filing				277.2%	857.327	2.20%
Indiana Karsas	39.0%	8/24/2004 7/15/2004	35.0%	30.0%	6/24/2010 8/5/2010	25.0%	62.0% 93.2%	2/24/2015	11.1%	45.8% Not Filing	5/9/2016	9.5%	Not Filing Not Filing			61.1% 82.2%	8/29/2017 Disapproved	10.0%	46.5% Not Filing	8/12/2019	17.0%	Not Filing Not Filing			253.4% 148.5%	10/1/2020	20.0%	20.0% TBD	3/21/2022	20.0%	20.0% TBD	9/7/2023	5.0%	TBD TBD				299.5%	229.213 294.225	0.59%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/12/2010	7.0%	91.6%	5/21/2014 3/4/2014	20.4%	47.4%	11/10/2015	13.5%	Not Filing			69.7%	4/18/2017	19.2%	19.2%	6/27/2018	19.2%	19.2%	6/17/2019	19.2%	67.5%	Disapproved	0.0%	60.0%	11/10/2021	30.6%	40.0%			TBD				320.5%	133.803	0.75%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved		91.7%	1/14/2015	25.0%	53.4%	Disapproved	0.0%	Not Filing			85.6%	7/11/2017	25.0%	48.5%	6/18/2019	20.0%	Not Filing	01172013	10.2.0	144.8%	11/9/2020	25.0%	123.0%	10/7/2021	20.0%	81.8%	11/16/2022	20.0%	TBD				369.1%	46.896	0.12%
Massachusetts	39.0%	9/27/2004	39.0%	30.0%	12/5/2012	10.0%	63.0%	1/20/2017	40.0%	Not Filina			Not Filing			Not Filina			Not Filing			Not Filing			256.0%	5/12/2021	40.0%	TBD			TBD			TBD				199.7%	1.578.363	4.05%
Maryland	39.0%	8/19/2004	20.0%	15.0%	10/12/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	15.0%	15.0%	4/6/2018	10.0%	Not Filing			Not Filina			149.0%	2/1/2021	23.1%	165.0%			TBD			TBD				184.2%	308.557	0.79%
Maine Michigan	39.0%	6/22/2004 9/1/2004	39.0%	12.0%	10/19/2010 3/19/2010	12.0%	15.1%	12/8/2014	15.1%	Not Filing Not Filing			Not Filing Not Filing			14.7%	1/19/2018	14.7%	Not Filing Not Filing			Not Filing Not Filing			TBD 15.0%	36/2020	15.0%	TBD Not Filing			TBD Not Filing			TBD Not Filing				105.5%	55.316 210.192	0.14%
Mrnesota	39.0%	7/26/2004	39.0%	30.0%	3/3/2015	26.5%	Not Filing	12/2/2013	50.0%	Not Filing			Not Filing			87.4%	11/1/2016	70.3%	Not Filing			Not Filing			127.8%	1,5/2023	74.9%	TBD			TBD			TBD				423.7%	416.194	1.07%
Missouri	39.0%	7/15/2004	39.0%	30.0%	8/8/2012	16.1%	13.9%	1/30/2014	13.9%	48.6%	3/27/2015	25.0%	18.9%	6/29/2016	18.9%	21.0%	1/18/2017	21.0%	Not Filing			Not Filing			27.5%	6/18/2020	27.5%	Not Filing			Not Filing			Not Filing				321.5%	130.543	0.33%
Mississippi	39.0%	8/19/2004	25.0%	30.8%	5/6/2010	30.8%	25.0%	5/20/2014	25.0%	25.0%	10/28/2015	25.0%	Not Filing			25.0%	4/17/2017	25.0%	4.2%	Disapproved	0.0%	Not Filing			34.7%	Disapproved	0.0%	TBD			TBD			TBD				219.3%	15,589	0.04%
Montana	39.0%	7/9/2004	39.0%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	20.0%	25.0%	Withdrawn	Withdrawn	Not Filing			51.3%	Disapproved	0.0%	Not Filing			Not Filina			87.4%	5/15/2020	3.6%	TBD			TBD			TBD				124.6%	22.712	0.06%
North Carolina North Dakota	39.0%	6/9/2004 6/23/2004	39.0%	30.0%	7/2/2010 7/21/2010	30.0%	50.0% 90.3%	2/6/2014 1/21/2014	24.0% 15.0%	Not Filina 65.5%	3/20/2015	15.0%	Not Filing 43.9%	7/20/2016	15.0%	46.4% 51.4%	5/18/2017 Disapproved	12.4%	Not Filing Not Filing			Not Filing Not Filing			24.4%	9/9/2020	24.4%	Not Filing 177.0%	Nanamond	0.0%	Not Filina TBD			Not Filina TBD				213.3% 113.5%	366.963 1.407	0.94%
Nebraska	39.0%	7/21/2004	39.0%	30.0%	12/14/2010	14.0%	72.2%	9/29/2014	25.0%	37.8%	11/13/2015	37.8%	Not Filing	7/20/2016	15.0%	Not Filing	Disapproved	0.0%	Not Filing			Not Filing			79.2%	Disapproved 65/2020	92.5%	Not Filing	Disapproved	0.0%	Not Filing			Not Filing				425.4%	191.062	0.00%
New Hampshire	39.0%	7/9/2004	39.0%	30.0%	8/26/2010	14.0%	72.2%	Disapproved	0.0%	Not Filing			Not Filing			13.5%	6/18/2018	15.1%	Not Filing			Not Filing			370.0%	10/6/2021	370.0%	Not Filing			Not Filing			Not Filing				757.4%	181.174	0.46%
New Jersey	39.0%	4/4/2005	20.0%	30.0%	7/16/2010	30.0%	74.7%	7/3/2014	52.1%	Not Filing			Not Filing			39.0%	6/15/2017	22.5%	Not Filing			Not Filing			138.1%	1.5/2023	10.4%	TBD			TBD			TBD				220.8%	1,800,925	4.62%
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	30.0%	50.0%	5/21/2014	15.0%	30.4%	7/31/2015	15.0%	Not Filina			37.2%	4/19/2017	15.0%	19.3%	6/15/2018	15.0%	Not Filing			75.1%	3/11/2020	15.0%	57.7%	6/14/2021	67.7%	Not Filing			Not Filing				509.4%	92.514	0.24%
New York	39.0%	6/21/2004 8/2/2005	39.0%	30.0%	11/30/2010	10.0%	77.8% 100.0%	10/16/2014 7/21/2015	35.0%	Not Filing 73.9%	11/29/2016	15.0%	Not Filing Not Filing			59.4%	7/12/2017	59.4% 15.0%	Not Filing 64.3%	Disapproved	0.0%	Not Filing Not Filing			107.8%	8/19/2021	0.0%	110.4%	10/31/2022	110.1%	TBD			TBD				591.4% 117.2%	3.190 18.592.574	0.01% 47.66%
Ohio	39.0%	6/10/2004	25.0%	34.6%	6/1/2010	34.6%	68.2%	3/31/2015	15.0%	46.3%	3/11/2016	15.0%	Not Filing			15.0%	3/20/2017	15.0%	15.0%	7/3/2018	15.0%	Not Filing			58.0%	2/3/2022	86.5%	Not Filing			Not Filing			Not Filing				448.8%	663.923	1.70%
Oklahoma	39.0%	8/25/2004	25.0%	30.0%	11/15/2010	10.0%	93.2%	3/17/2014	25.0%	54.6%	1/29/2016	10.0%	Not Filing			70.0%	2/9/2017	10.0%	54.6%	4/30/2018	10.0%	Not Filing			162.0%	6/2/2020	101.1%	TBD			TBD			TBD				360.0%	54.677	0.14%
Oregon	39.0%	7/15/2004	25.0%	30.0%	6/4/2010	15.0%	87.0%	4/21/2014	30.0%	43.8%	4/7/2016	43.8%	Not Filing			Not Filing			Not Filing			Not Filing			84.2%	Disapproved	0.0%	TBD			TBD			TBD				168.7%	90,485	0.23%
Pennsylvania	39.0%	8/10/2004	39.0%	30.0%	7/28/2010	14.9%	71.0%	2/28/2014	15.0%	48.7%	7/21/2015	15.0%	56.5%	12/13/2016	15.0%	36.0%	3/6/2018	10.0%	23.7%	5/30/2019	8.0%	Not Filing			108.8%	9/19/2020	19.0%	91.5%	9/7/2021	20.0%	54.0%	9/15/2022	58.3%	Not Filino				552.3%	1.433.611	3.67%
Puerto Rico Rhode Island	39.0%	10/15/2004	39.0%	30.0%	4/7/2010 9/19/2011	30.0%	57.0%	4/22/2014 2/16/2017	50.0%	Not Filing Not Filing			Not Filing Not Filing			21.0% Not Filing	5/4/2017	21.0%	Not Filing Not Filing			Not Filing Not Filing			18.6%	9/16/2020	18.6%	Not Filing Not Filing			Not Filing Not Filing			Not Filing				289.0% 528.5%	7.149 462.458	1.19%
South Carolina	39.0%	7/12/2004	39.0%	30.0%	11/12/2010	20.0%	63.9%	2/4/2014	20.0%	36.6%	5/4/2015	20.0%	Not Filing			37.7%	2/3/2017	20.0%	14.8%	6/19/2018	14.8%	Not Filing			33.0%	11/18/2023	12.0%	19.5%	Disapproved	0.0%	TBD			TBD				270.6%	538.408	1.19%
South Dakota	39.0%	7/30/2004	33.7%	30.0%	4/9/2010	30.0%	56.9%	3/5/2014	56.9%	Not Filina			Not Filing			21.0%	2/8/2017	21.0%	Not Filing			Not Filing			32.0%	5/29/2020	32.0%	Not Filing			Not Filing			Not Filing				335.6%	1.677	0.00%
Ternessee	39.0%	6/25/2004	39.0%	30.0%	6/24/2010	10.0%	77.8%	4/14/2014	77.8%	Not Filina			Not Filing			21.0%	9/11/2017	12.0%	8.0%	8/9/2018	8.0%	Not Filing			32.0%	8/21/2020	32.0%	Not Filing			Not Filing			Not Filing				334.1%	117.119	0.30%
Texas Utah	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	23.0%	70.8%	4/28/2014 11/5/2014	22.0%	69.4% 47.5%	12/14/2016	38.0%	Not Filing			Not Filing	500,000		Not Filing Not Filing			Not Filing			92.0%	12/7/2020 6/29/2020	91.8%	Not Filing			Not Filing			Not Filing				416.2% 300.1%	536,137 38,051	1.37%
Utah Virginia	39.0%	10/28/2004 Disapproved	39.0%	30.0%	Disapproved 2/25/2011	39.0%	91.7%	1/20/2014	30.0% 43.8%	Not Filing	Disapproved	0.0%	Not Filing Not Filing			78.4% Not Filing	5/1/2017	35.0%	Not Filing	1		Not Filing Not Filing			113.3% 222.2%	3/23/2021	64.0% 114.0%	TBD 92.0%			TBD		l	TBD				327.7%	38.051 892.107	0.10%
Virgin latenda	39.0%	10/15/2004	39.0%	30.0%	Disapproved		91.7%	Disapproved	0.0%	Not Filing	1	l	Not Filing			132.0%	5/30/2017	60.0%	Not Filing	1		Not Filing			215.0%	34342021	114.00%	TBD			TBD		l	TBD				122.4%	- WZ.107	0.00%
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved		100.0%	Disapproved		Not Filing	1	l	Not Filing			148.9%	8/21/2019	46.9%	Not Filing	1		Not Filing			340.0%	11/28/2022	56.5%	TBD			TBD		l	TBD				187.4%	57.112	0.15%
Washington	39.0%	7/7/2004	39.0%	30.0%	3/22/2010	30.0%	Not Filing	1	1	Not Filina	1	l	Not Filing			20.4%	3/3/2017	20.4%	Not Filing	1		Not Filing			78.8%	5/11/2021	24.2%	24.2%	5/4/2022	24.2%	24.2%	3/3/2023	24.2%	Not Filing				316.8%	215.888	0.55%
Wisconsin	39.0%	5/21/2004 7/20/2004	39.0%	30.0%	4/14/2010 5/24/2010	30.0%	50.0%	2/27/2014 9/11/2014	50.0%	Not Filing Not Filing			Not Filing Not Filing			21.0%	6/28/2017	21.0%	Not Filing			Not Filing Not Filing			27.1% 19.1%	3/30/2020 4/21/2021	27.1%	Not Filing Not Filing			Not Filing			Not Filing Not Filing				316.9%	160,440 24,307	0.41%
West Virginia Wyrming	39.0%	7/20/2004 5/8/2004	39.0%	30.0%	5/24/2010 6/4/2010	30.0%	50.0%	2/7/2014	50.0%	Not Filing	1	l	Not Filing			21.0%	Disapproved 3/1/2017	21.0%	21.0% Not Filing	3/14/2018	21.0%	Not Filing Not Filing			15.0%	4/21/2021	19.1%	Not Filing Not Filing			Not Filing Not Filing		l	Not Films				290.6%	24.307	0.06%
[1] Alaska does not i								22014										21.076	· · · · · · · · · · · · · · · · · · ·																- 1			Total	39.013.522	100.00%
and the second decree		nomen nonfed																																						

[2] Requested increase reflects rate increase needed to achieve 120.0% lifetime loss ratio at

## Exhibit IV Brighthouse Life Insurance Company Status of Filings as of February 13, 2024 All Jurisdictions in which these Forms are Active

		First Round			Second Bound			Third Round		Th	ird Round Follow	w.l.ln	Second	d Third Bound F	ollow-lin		Fourth Round		Four	th Round Follo	wille	Second	Fourth Round	Followille	1	Fifth Round		Fit	th Round Follow	Jin	Secons	I Fifth Round Fo	llow-lln	т.	hird Fifth Re	ound Follow-up				
		Date	Amount		Date	Amount		Date	Amount		Date	Amount	Jecom	Date	Amount		Date	Amount	rou	Date	Amount	Jecono	Date	Amount	_	Date	Amount		Date	Amount	Jecom	Date	Amount		III O F EUS PA	Date	Amount	Cumulative		
	Requested	Approved or	Approved or	Requested	Approved or		Requested			Requested	Approved or	Approved or	Requested			Requested			Requested	Approved or		Requested	Approved or	Approved or	Requested	Approved or		Requested		Approved or	Requested	Approved or	Approved or	Requested	Date of	Approved or		Approved	2022 Annualized	Proportion of
Jurisdiction	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase <sup>[1]</sup>	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase S	ubmission	Filed	Filed	Increase	Premium <sup>(2)</sup>	Nationwide
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	61.7%	1/14/2014	20.0%	34.8%	2/16/2016	20.0%	Not Filina			35.9%	6/7/2017	20.0%	13.2%	Disapproved	0.0%	Not Filing			55.2%	5/7/2021	15.0%	25.5%	4/19/2022	15.0%	TBD			TBD				286.2%	5.437	0.11%
Arkansasa	39.0%	8/16/2004	39.0%	30.0%	5/5/2010	10.0%	77.8%	1/29/2015	25.0%	42.2%	11/19/2015	25.0%	Not Filing			37.7%	Disapproved	0.0%	37.7%	2/15/2018	25.0%	Not Filing			157.4%	4/7/2020	25.0%	122.0%	5/17/2021	25.0%	78.8%	4/21/2022	25.0%		4/18/2023	Disapproved	0.0%	483.3%		0.00%
Arizona	39.0%	2/25/2005	15.0%	30.0%	7/12/2010	20.0%	92.7%	4/8/2014	38.6%	Not Filing			Not Filing			68.2%	Disapproved	0.0%	68.2%	5/7/2019	24.0%	Not Filing			111.5%	Disapproved	0.0%	TBD			TBD			TBD				137.2%	34,283	0.69%
Colorado	39.0%	8/31/2004	39.0%	30.0%	11/22/2010	10.0%	77.8%	1/12/2015	35.0%	31.7%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			Not Filina			146.1%	5/4/2022	104.8%	TBD			TBD			TBD				322.7%	109.017	2.19%
Connecticut District of Columbia	39.0%	Disapproved Withdrawn	0.0%	39.0%	9/3/2010 Not Filed	30.0% Not Filed	100.0%	3/28/2014 4/18/2014	20.0%	66.7%	3/20/2015 5/13/2015	10.0%	51.5%	10/13/2016 8/31/2016	47.8% 10.0%	24.5%	10/25/2018	28.4%	Not Filing 10.0%	4/12/2019	10.0%	Not Filing Not Filing			173.0%	10/22/2020	58.1% 10.0%	97.5% 460.0%	12/29/2021	10.0%	TBD 10.0%	11/15/2022	10.0%	TBD 10.0%	2/12/2023	1/9/2024	10.0%	414.8% 135.8%	1.227.336	24.62%
Delaware	39.0%	9/8/2004	16.0%	30.7%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing	8/31/2016	10.0%	25.0%	2/23/2017	25.0%	15.0%	5/22/2019	15.0%	Not Filing			57.9%	5/22/2020	68.1%	Not Filing	12/29/2021	10.0%	Not Filing	11/15/2022	10.0%	Not Filing	2/12/2023	1/9/2024	10.0%	447.5%	17,318	0.35%
Florida	39.0%	12/6/2004	12.0%	30.0%	11/13/2012	17.0%	75.4%	5/22/2015	6.7%	23.0%	7/8/2016	9.2%	Not Filing			88.6%	8/2/2018	55.3%	Not Filing	5/22/2010	15.0%	Not Filing			TBD	5/22/2020	66.1%	TRD			TRO			TBD				137 1%	182.130	3.65%
Georgia	39.0%	2/4/2005	15.0%	30.0%	5/13/2010	15.0%	98.5%	7/16/2014	15.0%	72.6%	83/2015	13.0%	52.7%	9/22/2016	15.0%	60.7%	11/3/2017	15.0%	39.8%	11/7/2018	18.0%	Not Filing			111.0%	6/29/2020	15.0%	98.5%	6/2/2021	15.0%	67.6%	5/5/2022	15.0%		4/17/2023	4/26/2023	15.0%	369.1%	41.178	0.83%
Howei	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	68.2%	7/7/2017	19.5%	Not Filing			Not Filing			Not Filing		10.010	Not Filing		10.010	Not Filing			144.1%	1/8/2021	21.2%	123.0%			TRD			TBD				135.4%	24,062	0.48%
lows	39.0%	623/2004	32.0%	30.0%	7/12/2010	17.0%	76.3%	4/7/2014	17.0%	50.7%	8/18/2015	17.5%	55.2%	10/19/2016	17.5%	32.1%	11/22/2017	17.5%	12.4%	1/9/2019	12.4%	Not Filing			50.3%	4/10/2020	51.3%	Not Filing			Not Filing			Not Filing				398.5%	17.286	0.35%
Hinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			21.0%	6/30/2017	21.0%	Not Filing			Not Filing			15.0%	9/8/2020	15.0%	Not Filing			Not Filing			Not Filing				277.2%	109.973	2.21%
Indiana	39.0%	8/24/2004	35.0%	30.0%	6/24/2010	20.0%	68.7%	2/25/2015	10.3%	52.9%	5/9/2016	9.5%	Not Filing			69.0%	8/29/2017	10.0%	53.6%	8/12/2019	12.0%	Not Filing			253.4%	10/1/2020	20.0%	20.0%	3/21/2022	20.0%	20.0%	9/7/2023	5.0%	TBD				264.5%	84.147	1.69%
Kansas	39.0%	7/15/2004	25.0%	30.0%	85/2010	10.0%	93.2%	5/21/2014	30.9%	Not Filing			Not Filing			78.6%	Disapproved	0.0%	Not Filing			Not Filing			148.5%	12/30/2021	26.5%	TBD			TBD			TBD				127.7%	44.925	0.90%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/10/2010	7.0%	91.6%	3/4/2014	23.5%	47.4%	11/10/2015	13.5%	Not Filing			65.4%	4/18/2017	18.2%	18.2%	6/27/2018	18.2%	18.2%	6/17/2019	18.2%	67.5%	Disapproved	0.0%	60.0%	11/10/2021	29.9%	40.0%			TBD				318.3%	4.942	0.10%
Louisiana	39.0%	6/9/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	Disapproved	0.0%	53.4%	Disapproved	0.0%	Not Filing			85.6%	7/11/2017	25.0%	48.5%	6/18/2019	20.0%	Not Filing			144.8%	11/9/2020	25.0%	123.0%	10/7/2021	20.0%	81.8%	11/16/2022	20.0%	TBD				275.3%	37.168	0.75%
Massachusetts	39.0%	9/27/2004 8/19/2004	39.0%	30.0% 15.0%	12/5/2012 8/13/2010	10.0%	74.5%	1/20/2017 2/4/2014	40.0%	Not Filina			Not Filing			Not Filina	3/5/2018		Not Filing Not Filing			Not Filing			256.0%	5/12/2021 2/1/2021	40.0%	TBD 165.0%			TBD			TBD				199.7%	236.332 269.714	5.41%
Maryland Maine	39.0%	8/19/2004 6/22/2004	15.0%	3.0%	10/19/2010	15.0%	15.0%	12/8/2014	15.0%	15.0% Not Filing	6/16/2015	15.0%	15.0% Not Filing	11/9/2016	15.0%	15.0%	1/19/2018	15.0%	Not Filing			Not Filing Not Filing			149.0% TBD	2/1/2021	25.2%	165.0% TBD			TBD			TBD				91.3%	269.714 12.537	0.25%
Michigan	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	50.0%	12/2/2013	50.0%	Not Filing			Not Filing			21.0%	11/28/2016	21.0%	Not Filing			Not Filing			15,0%	3/6/2020	15.0%	Not Filing			Not Filing			Not Filing				277.2%	26.135	0.52%
Minnesota	39.0%	7/26/2004	39.0%	30.0%	3/3/2015	26.5%	Not Filing			Not Filing			Not Filing			87.4%	11/1/2018	59.6%	Not Filing			Not Filing			127.8%	1/5/2023	74.9%	TBD			TRD			TBD				390.7%	35.821	0.72%
Missouri	39.0%	7/15/2004	39.0%	30.0%	10/22/2010	30.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%	6/29/2016	20.0%	21.0%	1/18/2017	21.0%	Not Filing			Not Filing			27.5%	6/18/2020	27.5%	Not Filing			Not Filing			Not Filing				318.2%	53,692	1.08%
Montana	39.0%	7/9/2004	39.0%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	30.0%	15.4%	Withdrawn	Withdrawn	Not Filing			39.6%	Disapproved	0.0%	Not Filing			Not Filing			87.4%	5/15/2020	3.6%	TBD			TBD			TBD				143.4%	18.204	0.37%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	50.0%	2/7/2014	11.0%	Not Filing			Not Filing			63.5%	5/18/2017	16.7%	Not Filing			Not Filing			24.4%	9/9/2020	24.4%	Not Filing			Not Filing			Not Filing				191.2%	177.931	3.57%
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	90.3%	1/21/2014	15.0%	65.5%	3/20/2015	15.0%	43.9%	7/20/2016	15.0%	51.4%	Disapproved	0.0%	Not Filing			Not Filing			158.0%	Disapproved	0.0%	177.0%	Disapproved	0.0%	TBD			TBD				113.5%	1,552	0.03%
Nebrasika	39.0%	7/21/2004	39.0%	30.0%	12/14/2010	14.0%	72.2%	9/29/2014	25.0%	37.8%	11/13/2015	37.8%	Not Filing			Not Filina			Not Filing			Not Filina			79.2%	65/2020	92.5%	Not Filing			Not Filing			Not Filing				425.4%	16.728	0.34%
New Hampshire New Jersey	39.0%	4/4/2005	12.0%	39.0%	8/26/2010 7/16/2010	17.9%	100.0% 85.1%	7/3/2014	52.1%	Not Filina Not Filina			Not Filing Not Filing			15.9%	6/19/2018	18.0%	Not Filing Not Filing			Not Filing Not Filing			370.0%	16/6/2021	370.0%	Not Filing TBD			Not Filing TRD			Not Filing TBD				553.7% 207.2%	78.038 1.059.075	21.25%
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	26.1%	55.5%	5/21/2014	15.0%	35.2%	7/31/2015	15.0%	Not Filing			42.3%	4/19/2017	15.0%	23.7%	6/15/2018	15.0%	Not Filing			75.1%	3/11/2020	15.0%	57.7%	6/14/2021	62.6%	Not Filing			Not Filing				473.2%	24.442	0.49%
Nevada	39.0%	6/7/2004	39.0%	30.0%	Withdrawn	Withdrawn	91.7%	10/16/2014	35.0%	Not Filing	112112012	12.00.00	Not Filing			71.8%	7/12/2017	71.8%	Not Filing	0/12/2010	13.074	Not Filing			107.8%	Disapproved	0.0%	110.4%	Disapproved	0.0%	TBD			TBD				222.4%	8.792	0.18%
Ohio	39.0%	6/10/2004	25.0%	34.5%	6/1/2010	34.5%	68.2%	3/31/2015	15.0%	46.3%	3/11/2016	15.0%	Not Filing			15.0%	3/20/2017	15.0%	15.0%	7/3/2018	15.0%	Not Filing			58.0%	2/3/2022	86.5%	Not Filing	Dissiputoreu	0.074	Not Filing			Not Filing				448.4%	161,219	3.23%
Oregon	39.0%	7/15/2004	25.0%	30.0%	6/4/2010	15.0%	87.0%	4/21/2014	30.0%	31.8%	4/7/2016	31.8%	Not Filing			Not Filing			Not Filing			Not Filing			84.2%	Disapproved	0.0%	TBD			TBD			TBD				146.3%	31.573	0.63%
Pennsylvania	39.0%	8/10/2004	39.0%	30.0%	7/28/2010	14.9%	71.0%	2/28/2014	15.0%	48.7%	7/21/2015	15.0%	56.5%	12/13/2016	15.0%	36.0%	3/6/2018	10.0%	23.7%	Disapproved	0.0%	Not Filing			108.8%	9/19/2020	19.0%	91.5%	9/7/2021	20.0%	54.0%	9/15/2022	58.3%	Not Filing				503.9%	186.491	3.74%
Puerto Rico	39.0%	10/15/2004	39.0%	30.0%	4/7/2010	30.0%	50.0%	Disapproved	0.0%	Not Filing			Not Filing			81.5%	5/10/2017	81.5%	Not Filing			Not Filing			18.6%	9/16/2020	18.6%	Not Filing			Not Filing			Not Filing				289.0%	12,932	0.26%
Rhode Island	39.0%	4/8/2005	39.0%	30.0%	9/19/2011	25.0%	57.0%	2/16/2017	57.0%	Not Filing			Not Filing			Not Filina			Not Filing			Not Filing			131.0%	1/18/2023	130.4%	Not Filing			Not Filing			Not Filing				528.5%	166.074	3.33%
Tennessee	39.0%	625/2004	39.0%	30.0%	6/24/2010	10.0%	77.8%	4/14/2014	77.8%	Not Filing			Not Filing	1		21.0%	9/11/2017	12.0%	8.0%	8/9/2018	8.0%	Not Filina			32.0%	8/21/2020	32.0%	Not Filing	1		Not Filing			Not Filina				334.1%	44.348	0.89%
Texas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	12.0%	85.1%	4/28/2014 11/5/2014	16.0%	93.1%	12/14/2016	38.0%	Not Filing	1		Not Filing	5/1/2017	05.00	Not Filing			Not Filing			92.0%	12/7/2020	91.8%	Not Filing			Not Filing			Not Filing				346.9%	77.922	1.56%
Virginia	39.0%	10/28/2004	39.0%	39.0%	2/25/2011	0.0%	91.7%	1/20/2014	30.0%	47.5% Not Filing	Disapproved	0.0%	Not Filing Not Filing	1		78.4% Not Filing	5/1/2017	35.0%	Not Filing Not Filing			Not Filing Not Filing			113.3%	6/29/2020 3/23/2021	64.0% 114.0%	TBD 92.0%	1		TRO			TBD				300.1%	10.248 163.900	0.21% 3.29%
Virginia Virgin talanda	39.0%	10/15/2004	39.0%	30.0%		0.0%	91.7%	8/21/2014		Not Filing			Not Filing	1		Not Filma 65.7%	5/26/2017	32.0%	Not Filing			Not Filing Not Filing			215.0%	3/23/2021	114.0%	92.0% TBD	1		TRO			TBD				311.7% 156.9%	163.900	0.22%
Virgin ratends	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	100.0%	8/21/2014 Disapproved	40.0%	Not Filing			Not Filing	1		148.9%	5/25/2017 8/21/2019	32.0%	Not Filing			Not Filing Not Filing			215.0% 340.0%	11/28/2022	56.5%	TBD			TRD			TBD				156.9%	11.126 57.956	1.16%
Washington	39.0%	7/7/2004	39.0%	30.0%	3/22/2010	30.0%	25.6%	8/14/2014	25.6%	Not Filing			Not Filing	1		38.2%	4/12/2018	11.4%	Not Filing			Not Filing			78.8%	5/11/2021	24.2%	24.2%	5/4/2022	24.2%	24.2%	3/3/2023	24.2%	Not Filing				384.3%	44.127	0.89%
Wisconsin	39.0%	5/21/2004	39.0%	30.0%	4/14/2010	30.0%	50.0%	2/27/2014	50.0%	Not Filing			Not Filing	1		21.0%	6/29/2017	21.0%	Not Filing			Not Filing			27.1%	3/30/2020	27.1%	Not Filing			Not Filing			Not Filing				316.9%	46.295	0.93%

## Exhibit IV Brighthouse Life Insurance Company Status of Filings as of February 13, 2024 All Jurisdictions in which these Forms are Active

		First Round			Second Round			Third Round		Thi	rd Round Follow-	Up	Second 1	Third Round F	ollow-Up		Fourth Round		Four	th Round Follo	w-Up	Second	Fourth Round I	Follow-Up		Fifth Round		Fin	th Round Foll	ow-Up	Second	Fifth Round Fo	ollow-Up	T	hird Fifth Roun	d Follow-up			
		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount			Date Amor	int Cumulative		
	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or		Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or A	Approved or	Requested	Date of Apr	proved or Approv	ed or Approved	2022 Annualized P	roportion of
Jurisdiction	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase <sup>14</sup>	Filed	Filed	Increase	filed	Filed	Increase	Filed	Filed	Increase S	Submission	Filed File	Increase	Premium <sup>[2]</sup>	Nationwide
Alaska <sup>FT</sup>	39.0%	5/14/2004	39.0%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filina			Not Filina			21.0%	NA	21.0%	Not Filing			Not Filina			15.0%	N/A	15.0%	Not Filing			Not Filina			Not Filina			277.2%	16.629	0.03%
Alabama	39.0%	6/15/2004	30.0%	30.0%	6/23/2010	30.0%	61.7%	1/14/2014	20.0%	34.8%	2/16/2016		Not Filina			35.9%	6/7/2017	20.0%	13.2%	Disapproved	0.0%	Not Filina			55.2%	5/7/2021	15.0%	25.5%		15.0%	TBD			TBD			286.2%	200.599	0.35%
Arkansas	39.0%	Disapproved	0.0%	39.0%	55/2010	10.0%	100.0%	1/29/2015	25.0%	60.0%	11/19/2015	25.0%	Not Filina			70.9%	Disapproved		70.9%	2/15/2018	25.0%	Not Filina			157.4%	4/7/2020	25.0%		5/17/2021	25.0%	78.8%	4/21/2022	25.0%		4/18/2023 Dis	accrowed 0.05		41.338	0.07%
Artzona	39.0%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	100.0%	12/20/2013	100.0%	Not Filing Not Filing			Not Filina			30.5%	Disapproved	0.0%	30.5%	5/7/2019	24.0%	Not Filina			111.5%	7/16/2021	0.0%	TBD			TBD			TBD			185.2%	227.452 11.127.986	0.39%
California	39.0%	6/2/2004 8/31/2004	30.0%	30.0%	10/24/2012	18.0%	77.3% 77.8%	1/12/2015	35.0%	Not Filing 31.7%			Not Filing Not Filing			Not Filing Not Filing			Not Filing Not Filing			Not Filing Not Filing			300.0% 146.1%	5/4/2022	162.8%	TBD			TBD			TBD			303.1%	11.127.986 770.191	19.20%
Connecticut	33.1%	Disapproved	0.0%	39.0%	9/3/2010	39.0%	91.7%	3/28/2014	20.0%	59.8%	3/20/2015	10.0%	45.3%	10/13/2016	35.3%	29.9%	10/25/2018	34.9%	Not Filing			Not Filing			173.0%	10/22/2020	58.1%		Disapproved	0.0%	TBD			TBD			429.5%	9.986.663	17.23%
District of Columbia	39.0%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	10.0%	10/3/2017	10.0%	10.0%	4/12/2019	10.0%	Not Filing			404.5%	7/2/2020	10.0%		12/29/2021	10.0%	10.0%	11/15/2022	10.0%		12/12/2023	/9/2024 10.0		151,671	0.26%
Delaware	39.0%	98/2004	16.0%	30.7%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015		Not Filing	03112010	10.074	25.0%	2/23/2017	25.0%	15.0%	5/22/2018	15.0%	Not Filing			57.9%	5/22/2020	68.1%	Not Filing	12/2/02/02/1	10.0.4	Not Filing	1171312022	10.034	Not Filing	12/12/2023	10.0	447.5%	72.523	0.13%
Florida	39.0%	12/6/2004	12.0%	30.0%	11/13/2012	17.0%	75.4%	5/22/2015	9.4%	7.8%	7/8/2016		Not Filing			88.6%	8/2/2018	57.3%	Not Filing			Not Filing			TBD			TBD			TBD			TBD			147.5%	4.247.753	7.33%
Georgia	39.0%	2/4/2005	13.0%	30.0%	5/13/2010	15.0%	100.0%	7/16/2014	15.0%	73.9%	8/3/2015	13.0%	53.9%	9/22/2016	15.0%	62.6%	11/3/2017	15.0%	41.4%	11/7/2018	18.0%	Not Filing			111.0%	6/29/2020	15.0%	28.5%	6/2/2021	15.0%	67.6%	55/2022	15.0%	15.0%	4/17/2023 4	26/2023 15.0	560.9%	563,159	0.97%
Historii	39.0%	12/21/2004	25.0%	30.0%	10/10/2011	30.0%	68.2%	7/7/2017	42.9%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			144.1%	1/8/2021	21.2%	123.0%			TBD			TBD			181.5%	389.624	0.64%
lows	39.0%	6/23/2004	32.0%	30.0%	7/12/2010	17.5%	75.6%	4/7/2014	17.0%	50.1%	8/18/2015	17.5%	54.6%	10/19/2016	17.5%	31.5%	11/22/2017	17.5%	11.9%	1/9/2019	11.9%	Not Filing			50.3%	4/10/2020	51.3%	Not Filing			Not Filing			Not Filing			398.4%	168,126	0.29%
Idaho	39.0%	Disapproved	0.0%	39.0%	7/28/2010	10.0%	100.0%	10/31/2014	30.0%	53.8%	12/24/2015	20.0%	Not Filing			71.2%	3/5/2021	71.1%	Not Filing			Not Filing			278.0%			TBD			TBD			TBD			193.6%	36.079	0.06%
Illinois	39.0%	7/28/2004	39.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filina			Not Filing			21.0%	6/14/2017	21.0%	Not Filing			Not Filing			15.0%	9/8/2020	15.0%	Not Filing			Not Filing			Not Filing			277.2%	1.166.249	2.01%
Indiana	39.0%	Disapproved	0.0%	39.0%	9/16/2011	10.0%	100.0%	2/25/2015	18.0%	69.5%	5/9/2016	15.0%	Not Filing			96.8%	8/29/2017	10.0%	78.9%	8/12/2019	20.0%	Not Filing			253.4%	10/1/2020	20.0%	20.0%	3/21/2022	20.0%	20.0%	9/7/2023	5.0%	TBD			197.9%	686.631	1.18%
Kansas	39.0%	7/15/2004	25.0%	30.0%	85/2010	10.0%	93.2%	5/21/2014	42.7%	Not Filina			Not Filina			63.8%	Disapproved	0.0%	Not Filing			Not Filina			148.5%	12/30/2021	71.9%	TBD			TBD			TBD			237.3%	459.155	0.79%
Kentucky	39.0%	9/20/2004	30.0%	30.0%	5/10/2010	7.0%	91.6%	3/4/2014	20.4%	47.4%	11/10/2015		Not Filina			69.7%	4/18/2017	19.2%	19.2%	6/27/2018	19.2%	19.2%	6/17/2019	19.2%	67.5%	Disapproved	0.0%	60.0%		30.2%	40.0%			TBD			319.2%	100.172	0.17%
Louisiana Massachusetta	39.0%	6/9/2004 9/27/2004	39.0%	30.0%	Disapproved 12/5/2012	0.0%	91.7%	1/14/2015	20.0%	53.4% Not Filing	Disapproved	0.0%	Not Filing Not Filing			85.6% Not Filing	7/11/2017	25.0%	48.5% Not Filing	6/18/2019	20.0%	Not Filing Not Filing			144.8% 256.0%	11/9/2020 5/12/2021	25.0%	123.0% TBD	10/7/2021	20.0%	81.8% TBD	11/16/2022	20.0%	TBD TBD			350.4%	459.696 3.238.971	0.79% 5.59%
	39.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	40.0% 15.0%	Not Filing 15.0%	6/16/2015	15.0%	Not Filma 15.0%	11/9/2016	15.0%	Not Filing 15.0%	4/6/2018	11.5%	Not Filing			Not Filing Not Filing			149.0%	2/1/2021	28.1%	165.0%			TBD			TBD			187.2%	1.826.286	5.59%
Maryland	39.0%	6/22/2004	39.0%	13.5%	10/19/2010	13.5%	24.0%	12/19/2014	24.0%	Not Filing	6/16/2015		Not Filing	11/9/2016	15.0%	Not Filing	4/6/2016	11.5%	15.0%	4/30/2019	15.0%	Not Filing			149.0% TBD	2/1/2021	20.1%	TRD			TRD			TRO			125.0%	244,237	0.42%
A Sobieno	39.0%	9/1/2004	39.0%	30.0%	3/19/2010	30.0%	50.0%	12/19/2014	50.0%	Not Filing			Not Filing			21.0%	11/28/2016	21.0%	Not Filing	4/30/2019	15.0%	Not Filing			15.0%	3/6/2020	15.0%	Not Filing			Not Filing			Not Filing			277.2%	419.664	0.72%
Minnesota	39.0%	7/26/2004	39.0%	30.0%	3/3/2015	26.5%	Not Filing	12/2/2013	30.0 %	Not Filing			Not Filing			87.4%	11/1/2018	52.1%	Not Filing			Not Filing			127.8%	1/5/2023	74.9%	TBD			TBD			TRO			367.7%	2.793.079	4.82%
Missouri	39.0%	7/15/2004	39.0%	30.0%	9/22/2010	30.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%	6/29/2016	20.0%	21.0%	1/18/2017	21.0%	Not Filing			Not Filing			27.5%	6/18/2020	27.5%	Not Filing			Not Filing			Not Filing			318.2%	321.206	0.55%
Mississippi	39.0%	8/19/2004	25.0%	30.7%	5/6/2010	30.7%	25.0%	5/20/2014	25.0%	25.0%	10/28/2015		Not Filing			25.0%	4/17/2017	25.0%	4.2%	Disapproved	0.0%	Not Filing			34.7%	6/10/2021	25.0%	TBD			TBD			TBD			298.9%	43,413	0.07%
Montana	39.0%	7/9/2004	39.0%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	25.0%	20.0%	Withdown	Withdrawn	Not Filing			45.2%	Disapproved	0.0%	Not Filing			Not Filing			87.4%	5/15/2020	3.6%	TBD			TBD			TBD			134.0%	19,514	0.03%
North Carolina	39.0%	6/9/2004	39.0%	30.0%	7/2/2010	30.0%	50.0%	3/14/2014	50.0%	Not Filina			Not Filing			21.0%	5/9/2017	21.0%	Not Filing			Not Filing			24.4%	9/9/2020	24.4%	Not Filing			Not Filina			Not Filing			308.0%	1.597.103	2.76%
North Dakota	39.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	90.3%	1/21/2014	15.0%	65.5%	3/20/2015	15.0%	43.9%	7/20/2016	15.0%	51.4%	Disapproved	0.0%	Not Filing			Not Filing			158.0%	Disapproved	0.0%		Disapproved	0.0%	TBD			TBD			113.5%	9,854	0.02%
Nebraska	39.0%	9/2/2004	25.0%	30.0%	12/14/2010	14.0%	88.2%	9/29/2014	25.0%	50.6%	9/9/2015	50.6%	Not Filing			Not Filing			Not Filing			Not Filing			79.2%	6/5/2020	92.5%	Not Filing			Not Filing			Not Filing			416.4%	155.578	0.27%
New Hampshire	39.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	100.0%	Disapproved	0.0%	Not Filina			Not Filing			19.1%	6/18/2018	21.2%	Not Filing			Not Filing			370.0%	10/6/2021	370.0%	Not Filing			Not Filing			Not Filing			571.6%	549.754	0.95%
New Jersey	39.0%	4/4/2005	10.0%	30.0%	7/16/2010	30.0%	87.7%	7/3/2014	52.1%	Not Filing			Not Filing			49.3%	6/15/2017	26.0%	Not Filing			Not Filing			138.1%	1/5/2023	12.8%	TBD			TBD			TBD			209.1%	6,153,385	10.61%
New Mexico	39.0%	6/23/2004	39.0%	30.0%	8/10/2010	30.0%	50.0%	5/21/2014	15.0%	30.4%	7/31/2015	15.0%	Not Filina Not Filina			37.3%	4/19/2017	15.0%	19.4%	6/15/2018	15.0%	Not Filina			75.1%	3/11/2020	15.0%		6/14/2021 Disapproved	67.7%	Not Filina TBD			Not Filing TRD			509.2% 207.0%	65.160 18.399	0.11%
Nevada	39.0%	7/23/2004 6/10/2004	10.0%	30.0%	6/1/2010	10.0%	100.0%	10/16/2014	40.0% 15.0%	Not Filina 46.3%	3/11/2016	15.0%	Not Filing			81.2% 15.0%	7/12/2017 3/20/2017	81.2% 15.0%	Not Filing 15.0%	7/3/2018	15.0%	Not Filing Not Filing			107.8%	Disapproved 2/3/2022	86.5%	Not Filing	Disapproved	0.0%	Not Filing			Not Filing			207.0% 446.8%	1.595.429	2.75%
Olidohama	39.0%	8/25/2004	15.0%	30.0%	11/15/2010	10.0%	100.0%	3/17/2014	25.0%	60.0%	2/1/2016		Not Filing			79.7%	2/9/2017	10.0%	63.4%	4/30/2018	10.0%	Not Filing			162.0%	6/2/2020	101.1%	TBD			TRD			TBD			323.2%	1,595,429	0.169
Occasional	39.0%	7/15/2004	25.0%	30.0%	642010	15.0%	87.0%	4/21/2014	30.0%	43.8%	4/7/2016		Not Filing			Not Filing	2342011	10.074	Not Filing	40012010	10.074	Not Filing			84.2%	Disapproved	0.0%	TBD			TBD			TBD			168.7%	52,479	0.09%
Pennsylvania	0.0%	Not Filed	0.0%	39.0%	7/28/2010	14.9%	100.0%	2/28/2014	15.0%	73.9%	7/21/2015	15.0%	83.0%	12/13/2016	15.0%	71.7%	3/6/2018	10.0%	56.1%	5/30/2019	20.0%	Not Filing			108.8%	3/19/2020	19.0%	91.5%	9/7/2021	20.0%	54.0%	9/15/2022	58.3%	Not Filing			421.4%	3,139,385	5.42%
Puerto Rico	39.0%	10/15/2004	39.0%	30.0%	4/7/2010	30.0%	50.0%	7/8/2014	25.0%	Not Filing			Not Filing	12.12.23.0	10.010	45.2%	5/10/2017	45.2%	Not Filing			Not Filing			18.6%	9/16/2020	18.6%	Not Filing		20.070	Not Filing			Not Filing			289.0%	9.164	0.02%
Rhode Island	39.0%	10/11/2005	39.0%	30.0%	9/19/2011	25.0%	57.0%	2/16/2017	57.0%	Not Filing			Not Filing			Not Filing			Not Filing			Not Filing			131.0%	1/18/2023	130.4%	Not Filing			Not Filing			Not Filing			528.5%	685.097	1 18%
South Carolina	39.0%	7/12/2004	39.0%	30.0%	11/12/2010	20.0%	63.9%	2/4/2014	20.0%	36.6%	5/4/2015		Not Filing			37.7%	2/3/2017	20.0%	14.8%	6/19/2018	14.8%	Not Filing			33.0%	11/18/2020	12.0%		Disapproved	0.0%	TBD			TBD			270.6%	428.990	0.74%
Tennessee	39.0%	6/25/2004	39.0%	30.0%	6/24/2010	10.0%	77.8%	4/14/2014	77.8%	Not Filina		-	Not Filing			21.0%	9/11/2017	12.0%	8.0%	8/9/2018	8.0%	Not Filing			32.0%	8/21/2020	32.0%	Not Filing			Not Filing			Not Filing			334.1%	314.719	0.54%
Yexas	39.0%	9/15/2004	30.0%	30.0%	7/16/2010	20.0%	74.7%	4/28/2014	24.0%	70.5%	12/14/2016	38.0%	Not Filing			Not Filing	1	l	Not Filing		l	Not Filing			92.0%	12/7/2020	91.8%	Not Filing	1	1	Not Filina			Not Filing			411.9%	1.078.304	1.86%
Utah	39.0%	10/28/2004	39.0%	30.0%	Disapproved	0.0%	91.7%	11/5/2014	30.0%	47.5%	Disapproved		Not Filina			78.4%	5/1/2017	35.0%	Not Filing		l	Not Filing			113.3%	6/29/2020	64.0%	TBD	1	1	TBD			TBD			300.1%	37.379	0.06%
Virginia	39.0%	5/20/2005	33.0%	30.0%	2/25/2011	30.0%	28.7%	1/20/2016	13.1%	Not Filing	1		Not Filing			Not Filing	1	l	Not Filing		l	Not Filing			222.2%	3/23/2021	114.0%	92.0%	1	1	TBD			TBD			318.5%	1,242,907	2.14%
Vermont	39.0%	7/19/2005	25.0%	30.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	Not Filina	1		Not Filina			148.9%	8/21/2019	42.2%	Not Filing		l	Not Filina			340.0%	11/28/2022	56.5%	TBD	1	1	TBD			TBD			178.2%	308.355	0.53%
Washington	39.0%	7/19/2004	31.8%	30.0%	8/17/2010	30.0%	54.5%	8/14/2014	54.5%	Not Filina	1		Not Filina			Not Filina			Not Filing		l	Not Filina			78.8%	5/11/2021	24.2%	24.2%	5/4/2022	24.2%	24.2%	3/3/2023	24.2%	Not Filina			407.2%	361.721	0.62%
Wisiconsin	39.0%	5/21/2004	39.0%	30.0%	6/29/2010	30.0%	50.0%	2/27/2014	50.0%	Not Filing	1		Not Filing Not Filing			21.0%	6/29/2017	21.0%	Not Filing			Not Filing			27.1%	3/30/2020	27.1%	Not Filing	1	1	Not Filing			Not Filing			316.9%	243,146	0.42%
West Vroinia	39.0%	7/20/2004	39.0%	30.0%	5/24/2010	30.0%	50.0%	9/11/2014	50.0%	Not Filing			Not Filing			21.0%	Disapproved	0.0%	21.0%	3/14/2018	21.0%	Not Filing			19.1%	4/21/2021	19.1%	Not Filing			Not Filing			Not Filing			250.6%		0.13%
[1] Alaska does not r	drum roud Lea	TO Care rates to	the used pelone	use.																																	Total	57,968,778	100.00%

(2) Requested increase reflects rate increase needed to achieve 120.0% lifetime loss ratio and subject (1) Annualized mannium: sellect all prior rate increases arremost prior to January 31, 2003.

		First Round Second Round					_	Third Round	Third Round Follow-Up Second Third Round Follow-Up						Fourth Round		F	urth Round Follo	Un	Fifth Round				th Round Follow	Ul-	Second Fifth Round Followillo			In Third Fifth Round Followup						$\overline{}$		
		Pirst Round Date								Date Amount			Date Amount				Date Date	Amount	Foi	Date Date	Amount		Date Page	Amount	- 10	Date Date	Amount								Cumulative		-
	Requested		Amount Approved or	Requested	Approved or		r Requested	Approved or		Requested			Requested			Requested	Approved or		Requested		Approved or	Requested		Amount Approved or	Remuested		Approved or	Requested	Approved or		Requested	Date of				2022 Annualized	Proportion of
Jurisdiction	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase <sup>[2]</sup>		Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase		Filed	Filed	Increase	Premium <sup>(2)</sup>	Nationwide
Alaska <sup>[1]</sup>	15.9%	5/14/2004	15.9%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filing			Not Filing			21.0%	N/A	21.0%	Not Filing			15.0%	N/A	15.0%	Not Filing			Not Filing			Not Filing				214.5%	3,144	0.01%
Alabama	15.9%	5/19/2004	15.9%	30.0%	6/23/2010	30.0%	50.0%	1/14/2014	20.0%	25.0%	2/16/2016	20.0%	Not Filing			26.0%	6/7/2017	20.0%	5.0%	Disapproved	0.0%	55.2%	5/7/2021	15.0%	25.5%	4/19/2022	15.0%	TBD			TBD				244.3%	44.396	0.16%
Arkansas	15.9%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	90.7%	1/29/2015	25.0%	52.6%	11/19/2015	25.0%	Not Filing			47.7%	Disapproved	0.0%	47.7%	2/15/2018	25.0%	157.4%	4/7/2020	25.0%	122.0%	5/17/2021	25.0%	78.8%	4/21/2022	25.0%	50.0%	4/18/2023	Disapproved	0.0%	319.6%	18.629	0.07%
Arizona	15.9%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	85.7%	12/20/2013	85.7%	Not Filing			Not Filing			21.0%	Disapproved	0.0%	21.0%	4/30/2019	21.0%	111.5%	8/3/2021	9.5%	TBD		20.0.0	TBD			TBD				182.9%	57,264	0.20%
California	3.8%	6/2/2004	3.8%	30.0%	10/28/2013	15.0%	81.3%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			Not Filing			300.0%	7/16/2021	162.8%	TBD			TBD			TBD				213.7%	2,639,335	9.26%
Colorado	15.9%	8/31/2004	15.9%	30.0%	11/22/2010	10.0%	73.2%	1/12/2015	35.0%	28.3%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			146.1%	5/4/2022	104.8%	TBD			TBD			TBD				252.5%	205,775	0.72%
Connecticut	39.0%	Disapproved	0.0%	39.0%	9/3/2010	30.0%	70.7%	3/28/2014	20.0%	42.3%	3/20/2015	10.0%	29.4%	10/13/2016	23.2%	27.0%	10/25/2018	30.9%	Not Filing			173.0%	10/22/2020	58.1%	97.5%	Disapproved	0.0%	TBD			TBD				337.5%	3,311,577	11.62%
District of Columbia	15.9%	Withdrawn	0.0%	39.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	10.0%	10/3/2017	10.0%	10.0%	4/12/2019	10.0%	404.5%	7/2/2020	10.0%	460.0%	12/29/2021	10.0%	10.0%	11/15/2022	10.0%		12/12/2023	1/9/2024	10.0%	135.8%	129,106	0.45%
Delaware	15.9%	9/8/2004	10.0%	30.6%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing			25.0%	2/23/2017	25.0%	Not Filing			57.9%	5/22/2020	68.1%	Not Filing			Not Filing			Not Filing				351.4%	48,294	0.17%
Florida	32.0% 15.9%	12/6/2004 2/4/2005	12.0%	34.2%	11/13/2012 5/13/2010	17.0%	75.4% 74.2%	5/22/2015 7/16/2014	8.9% 15.0%	7.0% 51.5%	7/8/2016 8/3/2015	9.4%	Not Filing 34.1%	9/22/2016	15.0%	88.6% 41.0%	8/2/2018 11/3/2017	56.1% 15.0%	Not Filing 22.6%	11/7/2018	18.0%	TBD 111.0%	6/29/2020	15.0%	TBD 98.5%	6/2/2021	15.0%	67.6%	5/5/2022	15.0%	TBD 15.0%	4/17/2023	4/26/2023	15.0%	143.7% 348.7%	2,123,400 220,561	7.45% 0.77%
Union	15.9%	11/19/2004	15.9%	30.0%	10/10/2011	30.0%	50.0%	7/7/2017	50.0%	Not Filing	8/3/2015	13.0%	Not Filing	3/22/2016	15.0%	Not Filing	11/3/2017	15.0%	Not Filing	11///2016	10.0%	144,1%	1/8/2021	21.2%	123.0%	6/2/2021	15.0%	TRD	5/5/2022	15.0%	TRD	4/17/2023	4/20/2023	15.0%	173.9%	227,949	0.80%
lows	15.9%	6/23/2004	12.0%	30.0%	7/12/2010	20.5%	65.7%	4/7/2014	17.0%	41.6%	8/18/2015	17.5%	45.8%	10/19/2016	17.5%	24.1%	11/22/2017	17.5%	5.6%	1/9/2019	5.6%	50.3%	4/10/2020	51.3%	Not Filing			Not Filing			Not Filing				309.2%	685,100	2.40%
Idaho	15.9%	Disapproved	0.0%	39.0%	7/28/2010	10.0%	90.7%	10/31/2014	30.0%	46.7%	12/24/2015	20.0%	Not Filing	10/12/2010	11.574	47.9%	3/5/2021	20.9%	Not Filing	17212012	3.0%	278.0%	477012020	31.374	TBD			TRD			TRO				107.5%	4.075	0.01%
Ilinois	15.9%	7/28/2004	15.9%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			21.0%	6/30/2017	21.0%	Not Filing			15.0%	9/8/2020	15.0%	Not Filing			Not Filing			Not Filing				214.5%	924.086	3.24%
Indiana	15.9%	Disapproved	0.0%	39.0%	6/8/2012	9.0%	91.7%	2/25/2015	18.1%	62.3%	5/9/2016	15.0%	Not Filing			70.8%	8/29/2017	10.0%	55.3%	8/12/2019	20.0%	253.4%	10/1/2020	20.0%	20.0%	3/21/2022	20.0%	20.0%	9/7/2023	5.0%	TBD				195.5%	294,781	1.03%
Kansas	15.9%	6/17/2004	15.9%	30.0%	8/5/2010	10.0%	73.2%	5/21/2014	49.7%	Not Filing			Not Filing			40.0%	Disapproved	0.0%	Not Filing			148.5%	12/30/2021	84.9%	TBD			TBD			TBD				252.9%	166,471	0.58%
Kentucky	15.9%	9/20/2004	15.9%	30.0%	5/10/2010	20.0%	61.6%	3/4/2014	20.4%	24.3%	11/10/2015	13.5%	Not Filing			43.1%	4/18/2017	19.6%	19.6%	6/27/2018	19.6%	67.5%	Disapproved	0.0%	60.0%	11/10/2021	31.5%	40.0%			TBD				257.5%	55,598	0.20%
Louisiana	15.9%	6/9/2004	15.9%	30.0%	Disapproved	0.0%	84.8%	Disapproved	0.0%	53.4%	Disapproved	0.0%	Not Filing			95.7%	7/6/2017	25.0%	56.6%	6/18/2019	20.0%	144.8%	11/9/2020	25.0%	123.0%	10/7/2021	20.0%	81.8%	11/16/2022	20.0%	TBD				212.9%	34,775	0.12%
Massachusetts	0.0%	Not Filed	0.0%	39.0%	11/26/2012	10.0%	90.7%	1/20/2017	40.0%	Not Filing			Not Filing			Not Filing			Not Filing			256.0%	5/12/2021	40.0%	TBD			TBD			TBD				115.6%	1,930,462	6.77%
Maryland	15.9%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	15.0%	15.0%	4/6/2018	5.0%	Not Filing			149.0%	2/1/2021	29.8%	165.0%			TBD			TBD				174.1%	2,115,606	7.42%
Maine	15.9%	6/22/2004	15.9%	30.0%	10/19/2010	30.0%	30.0%	12/19/2014	30.0%	Not Filing			Not Filing Not Filing			Not Filing			16.6%	4/30/2019	16.6%	TBD 15.0%			TBD			TBD			TBD Not Filing				128.4% 214.5%	107,705 116,878	0.38%
Michigan Minnesota	15.9%	9/1/2004 7/26/2004	15.9%	30.0%	3/19/2010	30.0% 26.5%	Not Filing	12/2/2013	50.0%	Not Filing Not Filing			Not Filing Not Filing			21.0%	11/28/2016	21.0% 68.2%	Not Filing Not Filing			15.0%	3/6/2020 1/5/2023	15.0% 74.9%	Not Filing TBD			Not Filing			Not Filing TRD				331.2%	1.457.635	0.41% 5.12%
Missouri	15.9%	7/15/2004	15.9%	30.0%	8/8/2012	16.0%	13.7%	1/30/2014	13.7%	46.3%	3/27/2015	25.0%	17.0%	6/29/2016	17.0%	21.0%	1/18/2017	21.0%	Not Filing			27.5%	6/18/2020	27.5%	Not Filing			Not Filing			Not Filing				244.9%	199,466	0.70%
Mississippi	15.9%	8/19/2004	15.9%	30.6%	5/6/2010	30.6%	25.0%	5/20/2014	25.0%	20.0%	10/28/2015	20.0%	Not Filing	6/23/2016	17.0%	21.0%	4/17/2017	21.0%	Not Filing			34.7%	6/10/2021	25.0%	TBD			TRD			TRD				243.4%	17,356	0.06%
Montana	15.9%	7/9/2004	15.9%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	30.0%	15.4%	Withdrawn	Withdrawn	Not Filing			39.6%	Disapproved	0.0%	Not Filing			87.4%	5/15/2020	3.6%	TBD			TBD			TBD				102.9%	14.007	0.05%
North Carolina	15.9%	6/9/2004	15.9%	30.0%	7/2/2010	30.0%	50.0%	3/14/2014	50.0%	Not Filing			Not Filing			21.0%	5/9/2017	21.0%	Not Filing			24.4%	9/9/2020	24.4%	Not Filing			Not Filing			Not Filing				240.2%	1,112,995	3.91%
North Dakota	15.9%	6/23/2004	10.0%	30.0%	7/21/2010	17.0%	72.0%	1/21/2014	15.0%	49.6%	3/20/2015	15.0%	30.1%	7/20/2016	15.0%	36.8%	Disapproved	0.0%	Not Filing			158.0%	Disapproved	0.0%	177.0%	Disapproved	0.0%	TBD			TBD				95.7%	4,818	0.02%
Nebraska	15.9%	7/21/2004	15.9%	30.0%	12/14/2010	14.0%	68.5%	9/29/2014	25.0%	34.8%	11/13/2015	34.8%	Not Filing			Not Filing			Not Filing			79.2%	6/5/2020	92.5%	Not Filing			Not Filing			Not Filing				328.6%	47,318	0.17%
New Hampshire	15.9%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	82.8%	Disapproved	0.0%	Not Filing			Not Filing			21.7%	6/18/2018	24.3%	Not Filing			370.0%	10/6/2021	370.0%	Not Filing			Not Filing			Not Filing				588.8%	232,936	0.82%
New Jersey	39.0%	4/4/2005	15.0%	30.0%	7/16/2010	30.0%	51.2%	7/3/2014	52.1%	Not Filing			Not Filing			21.0%	6/15/2017	10.3%	Not Filing			138.1%	1/5/2023	14.1%	TBD			TBD			TBD "				186.0%	4,744,140	16.65%
New Mexico	15.9%	6/23/2004	15.9%	30.0%	Disapproved	0.0%	84.8%	5/21/2014	15.0%	60.7%	7/31/2015	15.0%	Not Filing			69.1%	4/19/2017	15.0%	47.0%	6/15/2018	15.0%	75.1%	3/11/2020	15.0%	57.7%	6/14/2021	67.7%	Not Filing			Not Filing				290.9%	64,519	0.23%
Nevada	15.9%	7/23/2004 6/10/2004	5.0% 15.9%	30.0%	11/30/2010 6/1/2010	10.0%	85.2% 50.0%	10/16/2014 3/31/2015	50.0%	Not Filing 30.4%	3/11/2016		Not Filing Not Filing			49.4% 15.0%	7/12/2017 3/20/2017	49.4%	Not Filing	7/3/2018		107.8% 58.0%	Disapproved 2/3/2022	0.0%	110.4% Not Filing	10/31/2022	4.6%	TBD			TBD Not Filing				170.8% 405.8%	37,706 736,330	0.13%
Okiahoma	15.9%	8/25/2004	15.9%	34.7%	11/15/2010	33.8%	74.2%	3/31/2015	15.0%	39.4%	2/1/2016	15.0%	Not Filing Not Filing			15.0% 53.3%	2/9/2017	15.0% 10.0%	15.0%	7/3/2018 4/30/2018	15.0%	162.0%	6/2/2022	86.5% 101.1%	TBD			Not Filing TBD			Not Filing TRD				323.2%	736,330 32,781	2.58% 0.12%
Owanoma	15.9%	7/2/2004	15.9%	30.0%	6/4/2010	15.0%	67.4%	4/21/2014	30.0%	28.8%	4/7/2016	28.8%	Not Filing			Not Filing	2/9/2017	10.0%	Not Filing	4/30/2016	10.0%	84.2%	6/22/2022	84.2%	TBD			TDD			TRD				311.1%	57.487	0.12%
Pennsylvania	15.9%	8/10/2004	15.9%	30.0%	7/28/2010	14.9%	67.5%	2/28/2014	15.0%	45.7%	7/21/2015	15.0%	53.3%	12/13/2016	15.0%	33.3%	3/6/2018	10.0%	21.1%	5/30/2019	10.0%	108.8%	9/19/2020	19.0%	91.5%	9/7/2021	20.0%	54.0%	9/15/2022	58.3%	Not Filing				453.9%	1.593.932	5.59%
Rhode Island	15.9%	Disapproved	0.0%	39.0%	9/19/2011	25.0%	75.7%	3/9/2017	75.7%	Not Filing	772 02013	13.074	Not Filing	12/13/2010	13.076	Not Filing	3012010	10.076	Not Filing	3/30/2013	10.076	131.0%	1/18/2023	130.4%	Not Filing	20772.02.1	20.0%	Not Filing	371372022	30.274	Not Filing				406.0%	467,104	1.64%
South Carolina	15.9%	7/12/2004	15.9%	30.0%	11/12/2010	20.0%	61.6%	2/4/2014	20.0%	34.7%	5/4/2015	20.0%	Not Filing			35.8%	2/3/2017	20.0%	13.2%	6/19/2018	13.2%	33.0%	11/18/2020	12.0%	19.5%	Disapproved	0.0%	TBD			TRO				204.7%	320.914	1.13%
South Dakota	15.9%	Disapproved	0.0%	39.0%	4/9/2010	39.0%	61.7%	3/5/2014	61.7%	Not Filing			Not Filing			21.0%	2/8/2017	21.0%	Not Filing			32.0%	5/29/2020	32.0%	Not Filing	,		Not Filing	1		Not Filing			1	259.0%	21,982	0.08%
Ternessee	15.9%	8/16/2004	15.9%	30.0%	6/24/2010	10.0%	73.2%	4/14/2014	73.2%	Not Filing	1		Not Filing			21.0%	9/11/2017	12.0%	8.0%	8/9/2018	8.0%	32.0%	8/21/2020	32.0%	Not Filing	1		Not Filing	1		Not Filing			1	252.6%	70,539	0.25%
Texas	15.9%	9/15/2004	15.0%	30.0%	7/16/2010	20.0%	62.7%	4/28/2014	20.0%	64.1%	12/14/2016	38.0%	Not Filing			Not Filing			Not Filing	1		92.0%	12/7/2020	91.8%	Not Filing	1		Not Filing	1		Not Filing			1	338.2%	368,416	1.29%
Utah	15.9%	10/28/2004	15.9%	30.0%	6/25/2010	20.0%	61.6%	11/5/2014	30.0%	24.3%	Disapproved	0.0%	Not Filing			50.4%	5/1/2017	35.0%	Not Filing	1		113.3%	6/29/2020	63.9%	TBD "	1		TBD	1		TBD "			1	300.1%		0.00%
Virginia	15.9%	Withdrawn	0.0%	39.0%	2/25/2011	39.0%	61.7%	1/20/2016	25.0%	Not Filing	1		Not Filing			Not Filing			Not Filing	1		222.2%	3/23/2021	114.0%	92.0%	1		TBD	1		TBD			1	271.8%	884,810	3.10%
Vermont	15.9%	Disapproved	0.0%	39.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	Not Filing	1		Not Filing			142.8%	8/21/2019	71.0%	Not Filing	1		340.0%	11/28/2022	56.5%	TBD			IBD			TBD			1	167.6%	186,288	0.65%
Washington	15.9%	7/19/2004	7.6%	30.0%	8/17/2010	30.0%	60.8%	8/14/2014 9/11/2014	60.8%	Not Filing	1		Not Filing Not Filing			21.0%	3/3/2017	21.0%	Not Filing	0/44/2040	04.007	78.8%	5/11/2021	24.2% 19.1%	24.2%	5/4/2022	24.2%	24.2%	3/3/2023	24.2%	Not Filing			1	421.4% 225.7%	333,089	1.17%
West Virginia Wyoming	15.9%	7/20/2004 5/6/2004	15.9%	30.0%	5/24/2010	30.0%	50.0%	2/7/2014	50.0%	Not Filing	1		Not Filing Not Filing			21.0%	Disapproved 3/1/2017	0.0%	21.0% Not Filing	3/14/2018	21.0%	19.1%	4/21/2021	19.1%	Not Filing	1		Not Filing Not Filing	1		Not Filing Not Filing			1	225.7%	25,671	0.09%
reporting	10.9%	Jru/2004	13.9%	J-0.076	G-2010	JJ.0%	30.0%	411/2014	50.0%	rest Filling			rea clinig			41,076	Jr.1/2017	41.0%	TWA FIRING			13.0%	**************************************	13.0%	1900 FIRING			TWO FIRING			res citing		<u> </u>		214.5% Total		3.00%

## Exhibit IV Brighthouse Life Insurance Company Status of Filings as of February 13, 2024 All Jurisdictions in With these Forms are Active

	First Round Second Round			1		Third Round		Third Round Follow-Up			Second Third Round Follow-Up			Fourth Round			Fourth Round Follow-Up			Fifth Round		Fifth Round Follow-Up			-Uo	Second	Fifth Round Fo	ollow-Up	Third Fifth Round Follow-up					$\overline{}$		
		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount			
	Requested	Approved or	Approved or	Requested	Approved or	Approved o	r Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested Increase <sup>[2]</sup>	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested Dat	of Approve	or Approved o	Approved	2022 Annualized I	Proportion of
Junsdiction	20.0%	5/14/2004	20.0%	30.0%	N/A	30.0%	50.0%	N/A	50.0%	Not Filing	Filed	Fried	Not Filing	Fied	Fred	21.0%	N/A	21.0%	Not Filing	Fried	Fred	15.0%	N/A	15.0%	Not Filing	Fred	Filed	Not Filing	Fred	Filed	Not Filing	ssion Fied	Freed	225.6%	36.373	0.05%
Alaska** Alahama	20.0%	5/19/2004	20.0%	30.0%	7/8/2010	20.0%	62.0%	1/14/2014	20.0%	35.0%	2/16/2016	20.0%	Not Filing			36.1%	6/7/2017	20.0%	13.4%	Disapproved	0.0%	15.0% 55.2%	5/7/2021	15.0%	25.5%	4/19/2022	15.0%	TBD TBD			TBD			225.6%	272,609	0.38%
Arkansas	20.0%	Disapproved	0.0%	39.0%	5/5/2010	10.0%	96.0%	1/29/2015	25.0%	56.8%	11/19/2015	25.0%	Not Filing			51.8%	Disapproved	0.0%	51.8%	2/15/2018	25.0%	157.4%	4/7/2020	25.0%	122.0%	5/17/2021	25.0%	78.8%	4/21/2022	25.0%		023 Disappror	ed 0.0%	319.6%	114,165	0.16%
Arizona	20.0%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	91.0%	4/8/2014	85.5%	Not Filing			Not Filing			24.6%	Disapproved	0.0%	24.6%	4/30/2019	24.6%	111.5%	8/3/2021	6.4%	TBD			TBD			TBD			182.8%	416,229	0.59%
California	20.0%	6/2/2004	20.0%	30.0%	Withdrawn	Withdrawn	86.0%	9/29/2015	15.0%	Not Filing			Not Filing			Not Filing			Not Filing			300.0%	7/16/2021	162.8%	TBD			TBD			TBD			262.7%	3,162,792	4.46%
Colorado	20.0%	8/31/2004	20.0%	30.0%	11/22/2010	10.0%	74.0% 100.0%	1/12/2015	35.0%	28.9%	Disapproved	0.0%	Not Filing			Not Filing		40.1%	Not Filing 37.1%	6/20/2019	41.6%	146.1% 58.1%	5/4/2022 2/18/2021	104.8%	TBD 97.5%			TBD TBD			TBD TBD			265.0% 229.9%	360,656	0.51%
Connecticut District of Columbia	20.0%	Disapproved Withdrawn	0.0%	0.0%	Disapproved Not Filed	Not Filed	100.0%	Disapproved 4/18/2014	10.0%	100.0%	3/20/2015 5/13/2015	10.0%	81.8%	9/21/2016 8/31/2016	18.0%	92.0%	1/24/2018	10.0%	10.0%	4/12/2019	10.0%	404.5%	7/2/2020	28.1% 10.0%	460.0%	12/29/2021	10.0%	10.0%	11/15/2022	10.0%		2023 1/9/202	10.0%	135.8%	4,296,109 219,365	6.06%
Delaware	20.0%	9/8/2004	10.0%	30.5%	7/12/2010	25.0%	25.0%	2/25/2014	25.0%	25.0%	11/18/2015	25.0%	Not Filing	0.0102010	10.076	25.0%	2/23/2017	25.0%	4.4%	5/22/2018	4.4%	57.9%	5/22/2020	68.1%	Not Filing	122312021	10.076	Not Filing	11/13/2022	10.0.0	Not Filing		10.0%	371.3%	154,174	0.22%
Florida	20.0%	12/6/2004	12.0%	34.2%	11/13/2012	17.0%	75.4%	5/22/2015	9.6%	4.5%	7/8/2016	10.0%	Not Filing			88.6%	8/2/2018	56.1%	Not Filing	3/22/2010	4.474	TBD	37222020	00.174	TBD			TBD			TBD			146.6%	3,785,643	5.34%
Georgia	20.0%	2/4/2005	10.0%	30.0%	5/13/2010	15.0%	79.5%	7/16/2014	15.0%	56.1%	8/3/2015	13.0%	38.1%	9/22/2016	15.0%	45.3%	11/3/2017	15.0%	26.4%	11/7/2018	18.0%	111.0%	6/29/2020	15.0%	98.5%	6/2/2021	15.0%	67.6%	5/5/2022	15.0%	15.0% 4/17/	023 4/26/202	3 15.0%	348.7%	617,155	0.87%
Hawaii	20.0%	11/19/2004	20.0%	30.0%	10/10/2011	30.0%	50.0%	7/7/2017	37.2%	Not Filing			Not Filing			Not Filing			Not Filing			144.1%	1/8/2021	21.2%	123.0%			TBD			TBD			159.4%	505,947	0.71%
Iowa	20.0%	6/23/2004	16.0%	30.0%	7/12/2010	16.7%	70.6%	4/7/2014	17.0%	45.8%	8/18/2015	17.5%	50.1%	10/19/2016	17.5%	27.8%	11/22/2017	17.5%	8.8%	1/9/2019	8.8%	50.3%	4/10/2020	51.3%	Not Filing			Not Filing			Not Filing			322.9%	156,279	0.22%
Idaho	20.0%	7/28/2004	0.0% 20.0%	39.0%	8/19/2010 8/2/2010	20.0%	86.0% 50.0%	10/31/2014	30.0% 50.0%	43.1% Not Filing	12/24/2015	20.0%	Not Filing Not Filing			44.3% 21.0%	3/5/2021 6/30/2017	19.1%	Not Filing Not Filing			278.0% 15.0%	9/8/2020	15.0%	TBD Not Filing			TBD Not Filing			TBD Not Filing			123.0%	32,492 1,311,441	0.05%
Infos	20.0%	Disapproved	0.0%	39.0%	6/8/2012	9.0%	97.0%	2/25/2015	13.1%	74.2%	5/9/2016	14.0%	Not Filing			84.9%	8/29/2017	5.0%	76.1%	Disapproved	0.0%	253.4%	10/1/2020	20.0%	20.0%	3/21/2022	20.0%	20.0%	9/7/2023	5.0%	TBD			123.1%	502.656	0.71%
Kansas	20.0%	6/17/2004	20.0%	30.0%	8/5/2010	10.0%	74.0%	5/21/2014	62.6%	Not Filing	5/3/2016	14.0%	Not Filing			29.5%	Disapproved	0.0%	Not Filing	Disapproved	0.0%	148.5%	12/30/2021	62.0%	TBD	3/21/2022	20.0%	TBD	9//2023	5.0%	TBD			247.7%	195,903	0.28%
Kentucky	20.0%	8/9/2004	20.0%	30.0%	5/12/2010	16.0%	66.8%	3/4/2014	22.0%	28.3%	11/10/2015	13.5%	Not Filing			45.8%	4/18/2017	20.7%	20.7%	6/27/2018	20.7%	67.5%	Disapproved	0.0%	60.0%	11/10/2021	36.5%	40.0%			TBD			283.3%	135,314	0.19%
Louisiana	20.0%	6/9/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	1/14/2015	15.0%	53.4%	Disapproved	0.0%	Not Filing			95.7%	7/6/2017	25.0%	56.6%	6/18/2019	20.0%	144.8%	11/9/2020	25.0%	123.0%	10/7/2021	20.0%	81.8%	11/16/2022	20.0%	TBD			272.6%	280,120	0.40%
Massachusetts	20.0%	9/27/2004	16.0%	30.0%	11/26/2012	10.0%	78.4%	1/20/2017	40.0%	Not Filing			Not Filing			Not Filing			Not Filing			256.0%	5/12/2021	40.0%	TBD			TBD			TBD			150.1%	4,409,995	6.22%
Maryland	20.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	15.0%	15.0%	4/6/2018	5.0%	Not Filing			149.0%	2/1/2021	36.0%	165.0%			TBD			TBD			187.3%	3,937,862	5.56%
Maine	20.0%	6/22/2004 9/1/2004	20.0%	12.0%	10/19/2010 3/17/2010	12.0%	33.8%	12/30/2014	33.8% 50.0%	Not Filing Not Filing			Not Filing Not Filing			Not Filing	11/28/2016		26.1% Not Filing	5/7/2019	26.0%	TBD 15.0%	3/6/2020		TBD Not Filing			TBD Not Filing			TBD Not Filing			126.6% 225.6%	236,535 530,156	0.33%
Michigan Minnesota	20.0%	7/26/2004	20.0%	30.0%	3/3/2015	26.5%	Not Filing	12/3/2013	50.0%	Not Filing			Not Filing			21.0%	11/1/2018	21.0%	Not Filing			127.8%	1/5/2023	15.0% 74.9%	TBD			TBD			TBD			342.3%	3,525,709	0.75% 4.97%
Missouri	20.0%	7/15/2004	20.0%	30.0%	9/8/2010	30.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%	6/29/2016	20.0%	21.0%	1/18/2017	21.0%	Not Filing			27.5%	6/18/2020	27.5%	Not Filing			Not Filing			Not Filing			261.0%	439,780	0.62%
Mississippi	20.0%	8/19/2004	20.0%	30.5%	5/6/2010	30.5%	25.0%	5/20/2014	25.0%	20.0%	10/28/2015	20.0%	Not Filing			21.0%	4/17/2017	21.0%	Not Filing			34.7%	Disapproved	0.0%	TBD			TBD			TBD			184.2%	66.732	0.09%
Montana	20.0%	7/9/2004	20.0%	30.0%	5/11/2010	30.0%	50.0%	2/6/2014	20.0%	25.0%	Withdrawn	Withdrawn	Not Filing			51.3%	Disapproved	0.0%	Not Filing			87.4%	5/15/2020	3.6%	TBD			TBD			TBD			93.9%	3,002	0.00%
North Carolina	20.0%	6/16/2004	20.0%	30.0%	7/19/2010	20.0%	62.0%	3/14/2014	62.0%	Not Filing			Not Filing			21.0%	5/9/2017	21.0%	Not Filing			24.4%	9/9/2020	24.4%	Not Filing			Not Filing			Not Filing			251.1%	1,330,958	1.88%
North Dakota	20.0%	6/23/2004	12.0%	30.0%	7/21/2010	17.0%	75.0%	1/21/2014	15.0%	52.2%	3/20/2015	15.0%	32.3%	7/20/2016	15.0%	39.2%	Disapproved	0.0%	Not Filing			158.0%	Disapproved	0.0%	177.0%	Disapproved	0.0%	TBD			TBD			99.3%	11,552	0.02%
Nebraska New Hampshire	20.0%	7/21/2004	20.0%	30.0%	12/14/2010 8/26/2010	14.0%	69.2% 88.1%	9/29/2014	25.0%	35.4% Not Filing	11/13/2015	35.4%	Not Filing Not Filing			Not Filing 28.5%			Not Filing			79.2% 370.0%	6/5/2020 10/6/2021	92.5%	Not Filing			Not Filing			Not Filing			345.7% 627.8%	282,032 868,687	0.40% 1.23%
New Hampshire New Jersey	20.0%	Disapproved	0.0%	39.0%	Disapproved	17.9%	100.0%	7/3/2014	0.0% 52.1%	Not Filing			Not Filing Not Filing			63.9%	6/18/2018 6/15/2017	31.4%	Not Filing Not Filing			138.1%	1/5/2021	19.9%	Not Filing TBD			Not Filing TRD			Not Filing TBD			142.8%	8,804,994	12.42%
New Mexico	20.0%	6/10/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	5/21/2014	15.0%	61.7%	7/31/2015	10.0%	Not Filing			77.9%	4/19/2017	15.0%	54.7%	6/15/2018	15.0%	75.1%	3/11/2020	15.0%	57.7%	6/14/2021	67.7%	Not Filing			Not Filing			287.1%	76,740	0.11%
Nevada	20.0%	7/23/2004	5.0%	30.0%	Withdrawn	Withdrawn	100.0%	10/16/2014	65.0%	Not Filing		10.0.0	Not Filing			47.4%	7/12/2017	47.4%	Not Filing		101010	107.8%	Disapproved	0.0%	110.4%	10/31/2022	32.7%	TBD			TBD			239.0%	138.010	0.19%
New York	20.0%	8/2/2005	8.0%	30.0%	Disapproved	0.0%	98.0%	7/21/2015	10.0%	80.0%	11/29/2016	15.0%	Not Filing			89.4%	1/30/2019	15.0%	64.7%	Disapproved	0.0%	330.1%	8/19/2021	15.0%	335.0%			TBD			TBD			80.7%	16,127,920	22.76%
Ohio	20.0%	6/10/2004	20.0%	33.3%	6/1/2010	33.3%	50.0%	3/31/2015	15.0%	30.4%	3/11/2016	15.0%	Not Filing			15.0%	3/14/2017	15.0%	15.0%	7/3/2018	15.0%	58.0%	2/3/2022	86.5%	Not Filing			Not Filing			Not Filing			421.8%	2,425,443	3.42%
Oklahoma	20.0%	8/24/2004	15.0%	30.0%	11/15/2010	10.0%	79.5%	3/17/2014	25.0%	43.6%	2/1/2016	10.0%	Not Filing			58.0%	2/9/2017	10.0%	43.6%	4/30/2018	10.0%	162.0%	6/2/2020	101.1%	TBD			TBD			TBD			323.2%	117,906	0.17%
Oregon Pennsylvania	20.0%	7/2/2004 8/10/2004	20.0%	30.0%	6/4/2010 7/28/2010	15.0%	68.0% 68.1%	4/21/2014 2/28/2014	30.0% 15.0%	29.2% 46.2%	12/29/2015 7/21/2015	29.2% 15.0%	Not Filing 53.8%	12/13/2016	15.0%	Not Filing 33.7%	3/6/2018	10.0%	Not Filing 21.6%	5/29/2019	10.0%	84.2% 108.8%	6/22/2022 9/19/2020	84.2% 19.0%	TBD 91.5%	9/7/2021	20.0%	TBD 54.0%	9/15/2022	58.3%	TBD Not Filing			326.9% 473.5%	426,953 3,940,411	0.60%
Puerto Rico	20.0%	10/15/2004	20.0%	30.0%	Disapproved	0.0%	86.0%	4/7/2014	86.0%	Not Filing	//21/2015	15.0%	Not Filing	12/13/2016	15.0%	21.0%	5/12/2017	21.0%	Not Filing	5/29/2019	10.0%	18.6%	9/16/2020	18.6%	Not Filing	9///2021	20.0%	Not Filing	9/15/2022	50.3%	Not Filing			220.3%	39.412	0.06%
Rhode Island	20.0%	Disapproved	0.0%	39.0%	9/19/2011	25.0%	81.0%	3/9/2017	81.0%	Not Filing			Not Filing			Not Filing	5/12/2017	21.0%	Not Filing			131.0%	1/18/2023	130.4%	Not Filing			Not Filing			Not Filing			421.3%	1.131.741	1.60%
South Carolina	20.0%	7/12/2004	20.0%	30.0%	11/12/2010	20.0%	62.0%	2/4/2014	20.0%	35.0%	5/4/2015	20.0%	Not Filing			36.1%	2/3/2017	20.0%	13.4%	6/19/2018	13.4%	33.0%	11/18/2020	12.0%	19.5%	Disapproved	0.0%	TBD			TBD			216.0%	525,605	0.74%
South Dakota	20.0%	Disapproved	0.0%	39.0%	4/9/2010	39.0%	67.0%	3/5/2014	67.0%	Not Filing			Not Filing			21.0%	2/8/2017	21.0%	Not Filing			32.0%	5/29/2020	32.0%	Not Filing			Not Filing			Not Filing	1	1	270.8%	75,387	0.11%
Ternessee	20.0%	8/16/2004	20.0%	30.0%	6/24/2010	10.0%	74.0%	4/14/2014	74.0%	Not Filing			Not Filing			21.0%	9/11/2017	12.0%	8.0%	8/9/2018	8.0%	32.0%	8/21/2020	32.0%	Not Filing	1		Not Filing			Not Filing	- 1		266.7%	322,593	0.46%
Texas	20.0%	9/15/2004	15.0%	30.0%	7/16/2010	20.0%	68.0%	4/28/2014	18.0%	72.3%	12/14/2016	38.0%	Not Filing			Not Filing			Not Filing			92.0%	12/7/2020	91.8%	Not Filing	1		Not Filing			Not Filing	1	1	330.9%	1,456,780	2.06%
Usan	20.0%	11/18/2004	20.0%	30.0%	Disapproved	0.0%	86.0% 71.7%	11/5/2014	30.0%	43.1% Not Filing	Disapproved	0.0%	Not Filing Not Filing			73.1% Not Filing	5/1/2017	35.0%	Not Filing Not Filing			113.3%	6/29/2020	89.9% 114.0%	TBD 92.0%	1		TBD			TBD TBD	1	1	299.9%	62,915 2,260,170	0.09% 3.19%
Virginia Virgin Islands	20.0%	10/15/2004	20.0%	39.0%	2/25/2011 Disapproved	0.0%	86.0%	1/20/2016 Disapproved	32.2% 0.0%	Not Filing			Not Filing Not Filing			125.1%	Disapproved	0.0%	Not Filing Not Filing	1		215.0%	3/23/2021	114.0%	92.0% TBD	1		TBD			TRD	- 1		20.0%	2,260,170	0.00%
Vermont	20.0%	8/11/2005	10.0%	30.0%	Disapproved	0.0%	96.0%	Disapproved	0.0%	Not Filing	1		Not Filing			137.2%	8/21/2019	56.6%	Not Filing			340.0%	11/28/2022	56.5%	TBD	1		TBD			TBD	1	1	169.6%	349,359	0.49%
Washington	20.0%	7/7/2004	20.0%	30.0%	9/15/2010	2.9%	53.8%	8/14/2014	53.8%	Not Filing			Not Filing			10.9%	3/3/2017	10.9%	Not Filing	1		78.8%	5/11/2021	24.2%	24.2%	5/4/2022	24.2%	24.2%	3/3/2023	24.2%	Not Filing	- 1		303.5%	302,256	0.43%
West Virginia	20.0%	7/20/2004	20.0%	30.0%	5/24/2010	30.0%	50.0%	9/11/2014	50.0%	Not Filing	1		Not Filing			21.0%	Disapproved	0.0%	21.0%	3/14/2018	21.0%	19.1%	4/21/2021	19.1%	Not Filing			Not Filing			Not Filing	1	1	237.2%	52,700	0.07%
Wyoming	20.0%	5/6/2004	20.0%	30.0%	6/4/2010	30.0%	50.0%	2/7/2014	50.0%	Not Filing			Not Filing			21.0%	3/1/2017	21.0%	Not Filing			15.0%	4/23/2020	15.0%	Not Filing			Not Filing			Not Filing			225.6%	35,771	0.05%
[1] Alaska does not i	require Long Te	orm Care rates to	be filed before																															Total	70.872.393	100.00%

<sup>[2]</sup> Requested increase reflects rate increase needed to achieve 120.0% lifetime loss ratio and sulfill formulation from the loss ratio and sulfill formulation from the language of the lan

### Exhibit W Brighthouse Life Insurance Company Status of Filings as of February 13, 2024 All Jurisdictions in which these Forms are Active

	First Round Second Round					1		Third Round		Thi	rd Round Follow	e-Uo	Second	Third Round F	ollow-Up		Fourth Round		Fo	urth Round Folk	w-Up		Fifth Round		Fift	h Round Follow	v-Up	Second	Fifth Round Fo	llow-Up	-Up Third Fifth Round Follow-up			D			
		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount		Date	Amount			Date	Amount	Cumulative		-
	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Approved or	Approved or	Requested	Date of A	approved or	Approved or	Approved	2022 Annualized F	Proportion of
Jurisdiction	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase <sup>[1]</sup>	Filed	Filed	Increase	Filed	Filed	Increase	Filed	Filed	Increase Su	ubmission	Filed	Filed	Increase	Premium <sup>(2)</sup>	Nationwide
Arizona	20.0%	Disapproved	0.0%	39.0%	7/12/2010	15.0%	91.0%	1/13/2014	91.0%	Not Filing			Not Filing			21.0%	Disapproved	0.0%	21.0%	4/30/2019	21.0%	111.5%	8/3/2021	10.1%	TBD			TBD			TBD				192.6%	15,395	2.22%
California	20.0%	6/2/2004	20.0%	30.0%	10/28/2013	15.0%	68.0%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			Not Filing			300.0%	7/16/2021	162.8%	TBD			TBD			TBD				262.7%	43,420	6.26%
Colorado	20.0%	6/14/2004	20.0%	30.0%	11/22/2010	10.0%	74.0%	1/12/2015	35.0%	28.9%	Disapproved	0.0%	Not Filing			Not Filing			Not Filing			146.1%	5/4/2022	104.8%	TBD			TBD			TBD				265.0%	154,504	22.29%
Connecticut	20.0%	Disapproved	0.0%	39.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	100.0%	Disapproved	0.0%	100.0%	9/21/2016	18.0%	111.2%	1/24/2018	45.4%	45.2%	6/20/2019	49.7%	58.1%	2/18/2021	28.1%	97.5%	Disapproved	0.0%	TBD			TBD				229.1%	1,181	0.17%
District of Columbia	20.0%	11/2/2005	10.0%	30.0%	Disapproved	0.0%	10.0%	4/18/2014	10.0%	10.0%	5/13/2015	10.0%	10.0%	8/31/2016	10.0%	10.0%	10/3/2017	10.0%	10.0%	4/12/2019	10.0%	404.5%	7/2/2020	10.0%	460.0%	12/29/2021	10.0%	10.0%	11/15/2022	10.0%	10.0% 12	2/12/2023	1/9/2024	10.0%	159.4%	2,328	0.34%
Florida	20.0%	Disapproved	0.0%	39.0%	11/8/2012	12.7%	50.1%	5/22/2015	4.5%	3.5%	7/8/2016	4.6%	Not Filing			132.6%	8/2/2018	75.4%	Not Filing			TBD			TBD			TBD			TBD				116.1%	42,635	6.15%
Georgia	20.0%	2/4/2005	14.0%	30.0%	5/13/2010	15.0%	74.9%	7/16/2014	15.0%	52.1%	8/3/2015	13.0%	34.6%	9/22/2016	15.0%	41.6%	11/3/2017	15.0%	23.1%	11/7/2018	18.0%	111.0%	6/29/2020	15.0%	98.5%	6/2/2021	15.0%	67.6%	5/5/2022	15.0%		1/17/2023	4/26/2023	15.0%	365.0%	22,132	3.19%
Hawaii	20.0%	11/19/2004	20.0%	30.0%	10/10/2011	30.0%	50.0%	7/7/2017	39.8%	Not Filing			Not Filing			Not Filing			Not Filing			144.1%	1/8/2021	21.2%	123.0%			TBD			TBD				164.3%		0.00%
lowa	20.0%	6/23/2004	16.0%	30.0%	7/12/2010	21.1%	65.5%	4/7/2014	17.0%	41.5%	8/18/2015	17.5%	45.7%	10/19/2016	17.5%	24.0%	11/22/2017	17.5%	5.5%	1/9/2019	5.5%	50.3%	4/10/2020	51.3%	Not Filing			Not Filing			Not Filing				325.6%	18,827	2.72%
Illinois	20.0%	7/28/2004	20.0%	30.0%	8/2/2010	30.0%	50.0%	1/8/2015	50.0%	Not Filing			Not Filing			21.0%	6/30/2017	21.0%	Not Filing			15.0%	9/8/2020	15.0%	Not Filing			Not Filing			Not Filing				225.6%	13,128	1.89%
Indiana	20.0%	Disapproved	0.0%	39.0%	6/8/2012	9.0%	97.0%	3/2/2015	13.9%	73.0%	5/9/2016	14.0%	Not Filing			83.6%	Disapproved	0.0%	83.6%	Disapproved	0.0%	253.4%	10/1/2020	20.0%	20.0%	3/21/2022	20.0%	20.0%	9/7/2023	5.0%	TBD				114.0%		0.00%
Kansas	20.0%	6/17/2004	20.0%	30.0%	8/5/2010	10.0%	74.0%	5/21/2014	74.0%	Not Filing			Not Filing			21.0%	Disapproved	0.0%	Not Filing			148.5%	12/30/2021	67.6%	TBD			TBD			TBD				284.9%	1,365	0.20%
Kentucky	20.0%	8/9/2004	20.0%	30.0%	5/10/2010	16.0%	66.8%	3/4/2014	20.0%	28.3%	11/10/2015	13.5%	Not Filing			48.2%	4/14/2017	18.0%	25.6%	8/3/2018	25.6%	67.5%	Disapproved	0.0%	60.0%	11/10/2021	35.1%	40.0%			TBD				279.6%	1,297	0.19%
Maryland	20.0%	8/19/2004	15.0%	15.0%	8/13/2010	15.0%	15.0%	2/4/2014	15.0%	15.0%	6/16/2015	15.0%	15.0%	11/9/2016	15.0%	15.0%	Disapproved	0.0%	Not Filing			149.0%	2/1/2021	34.7%	165.0%			TBD			TBD				170.9%	5,967	0.86%
Michigan	20.0%	9/1/2004	20.0%	30.0%	3/17/2010	30.0%	50.0%	12/3/2013	50.0%	Not Filing			Not Filing			21.0%	11/28/2016	21.0%	Not Filing			15.0%	3/6/2020	15.0%	Not Filing			Not Filing			Not Filing				225.6%	5,618	0.81%
Minnesota	20.0%	7/26/2004	20.0%	30.0%	3/3/2015	26.5%	Not Filing			Not Filing			Not Filing			86.6%	11/1/2018	74.9%	Not Filing			127.8%	1/5/2023	74.9%	TBD			TBD			TBD				384.4%	40,937	5.91%
Missouri	20.0%	7/15/2004	20.0%	30.0%	7/1/2010	30.0%	Not Filing			50.0%	3/27/2015	25.0%	20.0%	6/29/2016	20.0%	21.0%	1/18/2017	21.0%	Not Filing			27.5%	6/18/2020	27.5%	Not Filing			Not Filing			Not Filing				261.0%	34,756	5.01%
North Carolina	20.0%	6/16/2004	20.0%	30.0%	7/19/2010	20.0%	62.0%	3/14/2014	62.0%	Not Filing			Not Filing			21.0%	5/9/2017	21.0%	Not Filing			24.4%	9/9/2020	24.4%	Not Filing			Not Filing			Not Filing				251.1%	29,936	4.32%
North Dakota	20.0%	6/23/2004	20.0%	30.0%	7/21/2010	17.0%	65.6%	1/21/2014	15.0%	44.0%	3/20/2015	15.0%	25.2%	7/20/2016	15.0%	31.8%	Disapproved	0.0%	Not Filing			158.0%	Disapproved	0.0%	177.0%	Disapproved	0.0%	TBD			TBD				113.5%	1,845	0.27%
Nebraska	20.0%	7/21/2004	20.0%	30.0%	12/14/2010	14.0%	69.2%	9/29/2014	25.0%	35.4%	11/13/2015	35.4%	Not Filing			Not Filing			Not Filing			79.2%	6/5/2020	92.5%	Not Filing			Not Filing			Not Filing				345.7%	16,393	2.36%
New Hampshire	20.0%	Disapproved	0.0%	39.0%	8/26/2010	17.9%	88.1%	Disapproved	0.0%	Not Filing			Not Filing			10.0%	6/18/2018	11.2%	Not Filing			370.0%	10/6/2021	370.0%	Not Filing			Not Filing			Not Filing				516.2%		0.00%
New York	20.0%	8/2/2005	8.0%	30.0%	Disapproved	0.0%	98.0%	7/21/2015	10.0%	80.0%	11/29/2016	15.0%	Not Filing			89.4%	1/30/2019	15.0%	64.7%	Disapproved	0.0%	330.1%	8/19/2021	15.0%	335.0%			TBD			TBD				80.7%	15,929	2.30%
Ohio	20.0%	6/10/2004	20.0%	33.7%	6/1/2010	33.7%	50.0%	3/31/2015	15.0%	30.4%	3/11/2016	15.0%	Not Filing			15.0%	3/20/2017	15.0%	15.0%	7/3/2018	15.0%	58.0%	2/3/2022	86.5%	Not Filing			Not Filing			Not Filing				423.3%	19,025	2.74%
Oklahoma	20.0%	8/24/2004	15.0%	30.0%	11/15/2010	10.0%	79.5%	3/17/2014	25.0%	43.6%	2/1/2016	10.0%	Not Filing			58.0%	2/9/2017	10.0%	43.6%	4/30/2018	10.0%	162.0%	6/2/2020	101.1%	TBD			TBD			TBD				323.2%	4,960	0.72%
Pennsylvania	20.0%	8/10/2004	20.0%	30.0%	7/28/2010	14.9%	68.1%	2/28/2014	15.0%	46.2%	7/21/2015	15.0%	53.8%	12/13/2016	15.0%	33.7%	3/6/2018	10.0%	21.6%	5/30/2019	10.0%	108.8%	9/19/2020	19.0%	91.5%	9/7/2021	20.0%	54.0%	9/15/2022	58.3%	Not Filing				473.5%	134,010	19.33%
South Carolina	20.0%	7/12/2004	20.0%	30.0%	11/12/2010	20.0%	62.0%	2/4/2014	20.0%	35.0%	5/4/2015	20.0%	Not Filing			36.1%	2/3/2017	20.0%	13.4%	6/19/2018	13.4%	33.0%	11/18/2020	12.0%	19.5%	Disapproved	0.0%	TBD			TBD				216.0%	6,518	0.94%
South Dakota	20.0%	Disapproved	0.0%	39.0%	4/9/2010	39.0%	67.0%	3/5/2014	67.0%	Not Filing	1		Not Filing		l	21.0%	2/8/2017	21.0%	Not Filing	1		32.0%	5/29/2020	32.0%	Not Filing			Not Filing			Not Filing				270.8%	14,074	2.03%
Texas	20.0%	9/15/2004	15.0%	30.0%	7/16/2010	10.0%	79.5%	4/28/2014	21.0%	79.5%	12/14/2016	38.0%	Not Filing		l	Not Filing	1		Not Filing	1		92.0%	12/7/2020	91.8%	Not Filing			Not Filing			Not Filing				305.1%	6,276	0.91%
Virginia	20.0%	5/6/2005	20.0%	30.0%	5/4/2011	30.0%	25.7%	1/20/2016	11.7%	Not Filing	1		Not Filing		l	Not Filing	1		Not Filing	1		222.2%	3/23/2021	114.0%	92.0%			TBD			TBD				272.9%	31,944	4.61%
Washington	20.0%	7/7/2004	20.0%	30.0%	8/17/2010	30.0%	50.0%	8/14/2014	50.0%	Not Filing			Not Filing			21.0%	3/3/2017	21.0%	Not Filing			78.8%	5/11/2021	24.2%	24.2%	5/4/2022	24.2%	24.2%	3/3/2023	24.2%	Not Filing				442.5%	8.821	1.27%
[1] Requested increa	ase reflects ras	te increase needs	ed to achieve 12	0.0% Metime los	ss radio and sub	ject to 15.0% n	ninimum increas	e, except where	limited by regu	latory restriction	s.																								Total	693,221	100.00%

[2] Annualized premiums reflect all prior rate increases approved prior to January 31, 202